Filing at a Glance

Company:	MetLife Insurance Company USA
Product Name:	Long-Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	03/26/2015
SERFF Tr Num:	MILL-129963567
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129963567
State Status:	Approved
Co Tr Num:	LTC4 TQ COMP
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: *LTC03I Individual Long Term Care/LTC03I.001 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: LTC03I Individual Long Term Care

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-129257031
Overall Rate Impact: 71.7%

Deemer Date:
Submitted By: John Hebig

State Sub-TOI: LTC03I.001 Qualified

Filing Description:

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

H-LTC4JQ and H-LTC4JQ21 are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1997. These forms were issued in Virginia from January 1998 through January 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257031, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257031. 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, one prior increase has been approved and implemented on these forms and associated riders. A 30.3% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. A premium rate increase of 71.7% is being requested at this time.

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

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

State: *Virginia* ***Filing Company:*** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Company and Contact

Filing Contact Information

Amy Pahl, Consulting Actuary
8500 Normandale Lake Blvd.,
Suite 1850
Minneapolis, MN 55437-3830

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

Filing Company Information

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

MetLife Insurance Company USA
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-129963567	**State Tracking #:**	MILL-129963567	**Company Tracking #:**	LTC4 TQ COMP

State:	Virginia	**Filing Company:**	MetLife Insurance Company USA
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2013 Rate Increase/145GEC01-30		

Correspondence Summary

Dispositions

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

Amendments

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

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Filing Notes

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

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Disposition

Disposition Date: 01/20/2016

Implementation Date:

Status: Approved

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

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	347.500%	32.200%	$466,540	761	$1,448,883	32.200%	32.200%

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-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

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

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Amendment Letter

Submitted Date: 01/14/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC4 TQ Comp_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_LTC4 TQ Comp_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_LTC4 TQ Comp_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_LTC4 TQ Comp_20150326.pdf*

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Amendment Letter

Submitted Date: 01/13/2016

Comments:

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

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	MILL-129963567	**State Tracking #:**	MILL-129963567	**Company Tracking #:**	LTC4 TQ COMP

State:	Virginia	**Filing Company:**	MetLife Insurance Company USA
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2013 Rate Increase/145GEC01-30		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	H-LTC4JQ, H-LTC4JQ21, H-5AIC, H-5AIS, H-COLR, H-COLR-3, H-NF3-6	Revised	Previous State Filing Number: MILL-126439283 Percent Rate Change Request: 32.2	Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	01/13/2016 By:
Previous Version						
1	*Rate Tables*	*H-LTC4JQ*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
1	*Rate Tables*	*H-LTC4JQ*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
2	*Rate Tables*	*H-LTC4JQ21*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
2	*Rate Tables*	*H-LTC4JQ21*	*Revised*	*Previous State Filing Number:*	*Prem_Current_LTC4_TQ_Comp_VA_20150326*	*03/26/2015 By: John Hebig*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

				MILL-129257031 Percent Rate Change Request: 71.7	*26.pdf, Prem_LTC4_TQ_Comp_VA_71.7_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-5AIC*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
3	*Rate Tables*	*H-5AIC*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_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-5AIS*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
4	*Rate Tables*	*H-5AIS*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Com*	*03/26/2015 By: John Hebig*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

				Request: 71.7	*p_VA_71.7_20150326.pdf,*	
5	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
5	*Rate Tables*	*H-COLR*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
5	*Rate Tables*	*H-COLR*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
6	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
6	*Rate Tables*	*H-COLR-3*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
6	*Rate Tables*	*H-COLR-3*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Rate/Rule Schedule Item Changes						
7	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
7	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
7	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC4_TQ_Comp_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_LTC4_TQ_Comp_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_LTC4_TQ_Comp_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_LTC4 TQ Comp_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_LTC4 TQ Comp_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_LTC4 TQ Comp_20150326.pdf*

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Amendment Letter

Submitted Date: 11/04/2015

Comments:

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

Thank you for your assistance with this filing.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #: MILL-129963567 **State Tracking #:** MILL-129963567 **Company Tracking #:** LTC4 TQ COMP

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	H-LTC4JQ	Revised	Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	11/04/2015 By:
Previous Version						
1	*Rate Tables*	*H-LTC4JQ*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables	H-LTC4JQ21	Revised	Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	11/04/2015 By:
Previous Version						
2	*Rate Tables*	*H-LTC4JQ21*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
3	Rate Tables	H-5AIC	Revised	Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	11/04/2015 By:
Previous Version						
3	*Rate Tables*	*H-5AIC*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Com*	*03/26/2015 By: John Hebig*

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Rate/Rule Schedule Item Changes

				Request: 71.7	*p_VA_71.7_20150326.pdf,*	
4	Rate Tables	H-5AIS	Revised	Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	11/04/2015 By:
Previous Version						
4	*Rate Tables*	*H-5AIS*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
5	Rate Tables	H-COLR	Revised	Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	11/04/2015 By:
Previous Version						
5	*Rate Tables*	*H-COLR*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
6	Rate Tables	H-COLR-3	Revised	Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 32.2	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	11/04/2015 By:
Previous Version						
6	*Rate Tables*	*H-COLR-3*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
7	Rate Tables	H-NF3-6	Revised	Previous State Filing	Prem_Current_LTC4_	11/04/2015

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Rate/Rule Schedule Item Changes

				Number: MILL-129257031 Percent Rate Change Request: 32.2	TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,	By:
Previous Version						
7	*Rate Tables*	*H-NF3-6*	*Revised*	*Previous State Filing Number: MILL-129257031 Percent Rate Change Request: 71.7*	*Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf, Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf,*	*03/26/2015 By: John Hebig*

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to August 25, 2015 Phone Call
Comments:	
Attachment(s):	VA_LTC4 TQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC4 TQ Comp_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_LTC4_TQ_Comp_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_LTC4_TQ_Comp_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_LTC4 TQ Comp_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_LTC4 TQ Comp_20150326.pdf*

State: *Virginia* ***Filing Company:*** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Reviewer Note

Created By:

Janet Houser on 01/19/2016 09:22 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 07:41 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-129963567

Effective Date: On Approval

(Projected) Number of Insureds Affected: 761

New Rates

Average Annual Premium Per Member: 1,904

Revised Rates

Average Annual Premium Per Member: 2,517

Average Requested Percentage Rate Change Per Member: 32.2%

Minimum Requested Percentage Rate Change Per Member: 32.2%

Maximum Requested Percentage Rate Change Per Member: 32.2%

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

Form#	"Product Name"(if applicable)
H-LTC4JQ	Long Term Care
H-LTC4JQ21	Long Term Care
H-5AIC	Annual 5% Compound Benefit Inflation Rider
H-5AIS	Annual 5% Simple Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Rider
H-COLR-3	Cost of Living (CPI) Benefit Rider
H-NF3-6	Nonforfeiture Benefit Rider

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

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

Rate Increase Driver Narrative

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

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

Company Name and NAIC Number: MetLife Insurance Company USA 87726

SERFF Tracking Number: MILL-129963567

Disposition: Approve

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

Revised Rates

Average Annual Premium Per Member: $2517

Average Requested Percentage Rate Change Per Member: 32.2%

Minimum Requested Percentage Rate Change Per Member: 32.2%

Maximum Requested Percentage Rate Change Per Member: 32.2%

Number of Policy Holders Affected: 761

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

METLIFE Insurance Company USA (the company) requested a 71.7% rate increase. The company did, however, reduce the requested rate increase to 32.2% 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 220.9% and the lifetime loss ratio will be 92.6 %. 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 1998 through 2001, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. One prior increase was approved in 2011 in the amount of 30.3% . 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 (80%) 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 347.5% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern and due to the limited credibility of the aggregate loss data, the company proposed to reduce the rate increase to 32.2%.

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

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

State: *Virginia* ***Filing Company:*** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Reviewer Note

Created By:

Janet Houser on 04/03/2015 01:48 PM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 07:41 AM

Subject:

Act memo

Comments:

sent to Shawn 3.30.15; due date 4.13.15

7.10.15 - filing in compliance w/ factors SCC should consider

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

July 10, 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-129963567
Form H-LTC4JQ and H-LTC4JQ21

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 (80%) 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 347% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern and due to the limited credibility of the aggregate loss data, we recommend that the Bureau encourage the Company to consider revising their request to be no greater than 23.1%.

Historical Background

This filing was originally submitted as MILL-129257031 under previous company name, MetLife Insurance Company of Connecticut. The Company had filed for two previous rate increases in Virginia, the first in 2004 for 20.0% which was disapproved, and a second for 30.3% approved in 2011. The Company is now requesting a 71.7% rate increase which will apply to all policies. The Company has not offered a phased–in approach for this increase.

These forms were issued in Virginia from 1998 through 2001, and therefore are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130.

As of 12/31/2012, there were 761 policies with $1.4m premium in force in Virginia, and 25,014 policies with annual premiums of $57.9m nationwide, making Virginia's block approximately 2.5% 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 49% higher, grading down over 20 years to 2% lower. In addition, morbidity was increased by 2.6% 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 105% 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 2,864 claims. The Company has chosen to use 1,082 claims as the standard for full credibility which would result in 100% credibility. Use of a 3-5X multiple as recommended by the working group would result in credibility between 73%-94%. 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	Orig Lapse Assump	2010 Lapse Assump	2014 Lapse Assump	Raw Lapse Exper
1	4.25%	6.00%	6.00%	6.07%
2	4.25%	4.00%	4.00%	4.20%
3	4.25%	2.50%	2.50%	2.46%
4	4.25%	1.50%	1.50%	1.60%
5	4.25%	1.30%	1.30%	1.30%
6	4.25%	1.10%	1.10%	1.10%
7-13	4.25%	0.90%	1.00%	1.00%
8-13	4.25%	0.80%	1.00%	1.00%
14-19	4.25%	0.95%	1.40%	1.40%
20+	4.25%	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 6.5% 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 95.7% to 82.5% with the requested rate increase. Using the active life reserve balance confirmed by the Company, the anticipated future loss ratio is projected to be 85.5%. These ratios exceed the minimum required loss ratio of 60%.

It should be noted that approximately 80% 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 71.7% rate increase requested only moves the expected loss ratio from 96% to 83%. 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	886,982,023	604,657,937	449,882,298	111.0%
Future LR	304.4%	196.7%	270.1%	**22.8%**

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 47.9%. In order to keep this ratio above 60%, the rate increase would need to be no more than **46.5%**.

The Bureau has expressed a general concern about Virginia's policyholders providing some subsidization of the nationwide results in situations where the cumulative rate increase in Virginia exceeds the nationwide average rate increase level. The Company has submitted a list of the increases requested in the 49 states and 3 U.S. territories with premiums in force. The Company has filed for a rate increase in all but one of those 52 jurisdictions and decided not to file in the other. Final dispositions have been reached in 44 of those 52 jurisdictions representing approximately 46% of total annual premium. The average cumulative rate increase across those 44 jurisdictions is 60.4%. For comparison, if the requested 71.7% rate increase is approved, the cumulative rate increase in Virginia would be 123.7%. A rate increase of **23.1%** would cause Virginia's cumulative increase to match the nationwide average of 60.4%. If all pending rate

increases are approved as requested, the nationwide cumulative average rate increase would be 102.4%, which would be matched in Virginia with a rate increase of 55.4%.

Analysis of Bulletin

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

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

Actuarial Assumptions for Establishing Rate Increase Requests

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

Approval of Rate Increases

Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has agreed to a three year guarantee period if the full 71.7% rate increase is approved. The Company also agreed that the Bureau may approve a series of increases but did not volunteer to modify their request.

Application of New Loss Ratio Standards

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

Reliance and Qualifications

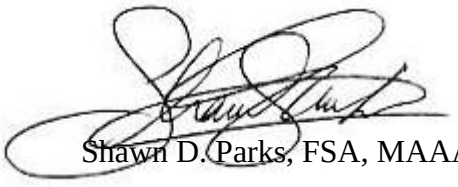
We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect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

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

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

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

Sincerely,



Shawn D. Parks, FSA, MAAA

State: *Virginia* ***Filing Company:*** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Post Submission Update Request Processed On 11/05/2015

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

Company Rate Information:

Company Name:MetLife Insurance Company USA

Field Name	Requested Change	Prior Value
Overall % Rate Impact	32.200%	71.700%
Written Premium Change for this Program	$466540	$1038849
Maximum %Change (where required)	32.200%	71.700%
Minimum %Change (where required)	32.200%	71.700%

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	30.300%
Effective Date of Last Rate Revision:	06/01/2011
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	347.500%	32.200%	$466,540	761	$1,448,883	32.200%	32.200%

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC4JQ, H-LTC4JQ21, H-5AIC, H-5AIS, H-COLR, H-COLR-3, H-NF3-6	Revised	Previous State Filing Number: MILL-126439283 Percent Rate Change Request: 32.2	Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf,
2		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
3		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
4		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
5		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
6		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
7		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Supporting Document Schedules

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

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC4_TQ_Comp_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_LTC4 TQ Comp_20160114.pdf
Item Status:	Received & Acknowledged
Status Date:	01/20/2016

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC4_TQ_Comp_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Supplement to the Actuarial Memorandum
Comments:	
Attachment(s):	Supp_LTC4_TQ_Comp_VA_20150326.pdf MICC RIL 07152014.pdf MICC FAQ 10152013.pdf
Item Status:	Received & Acknowledged
Status Date:	01/20/2016

Satisfied - Item:	Rate Revision Review Requirements Checklist

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

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

Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	2015 MetLife Auth Letter_LTC4 TQ Comp_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Appendix
Comments:	
Attachment(s):	Appendix_LTC4_TQ_Comp_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_LTC4 TQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC4 TQ Comp_State Status Listing_20151104.xlsb
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

SERFF Tracking #:	*MILL-129963567*	***State Tracking #:***	*MILL-129963567*	***Company Tracking #:***	*LTC4 TQ COMP*

State:	*Virginia*	***Filing Company:***	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Attachment VA_LTC4 TQ Comp_State Status Listing_20151104.xlsb is not a PDF document and cannot be reproduced here.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

January 2016

Product or Rider	Form Number
Long Term Care	H-LTC4JQ
Long Term Care	H-LTC4JQ21
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Cost of Living (CPI) Benefit Rider	H-COLR
Cost of Living (CPI) Benefit Rider	H-COLR-3
Nonforfeiture Benefit Rider	H-NF3-6

These policy forms are tax-qualified individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from January 1998 through January 2001.

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, Alzheimer's Facility Care, Assisted Living Facility Care, Hospice Facility Care, Bed Reservation, Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

There are three Home Health Care options available at issue. The Standard ("Standard Benefits") option sets the daily benefit amount for Home and Community Based Care at 75% of the daily benefit amount for Nursing Facility Care. The Increased ("Increased Benefits") option sets the daily benefit amount for Home and Community Based Care at 100% of the daily benefit amount for Nursing Facility Care. The Reduced ("Reduced Benefits") option sets the daily benefit amount for Home and Community Based Care at 50% of the daily benefit amount for Nursing Facility Care.

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

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

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits,

Informal Caregiver Training benefits and Supplemental benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, Informal Caregiver Training or Supplemental, are being paid.

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

5. Actuarial Assumptions

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

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

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

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

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

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

January 2016

Actual-to-Expected Adjustment Factors

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

A cumulative 1.1% 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 3.2% 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, except that commission will not be paid on any increase in premium.

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 these particular policies.

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Elimination periods of 20, 60, 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	55.0%
Semi-Annual	0.51*AP	15.0%
Quarterly	0.26*AP	15.1%
Monthly	0.09*AP	14.9%

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 6.5% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

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

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

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

15. Projected Earned Premiums and Incurred Claims

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

16. History of Previous Rate Revisions

One prior rate increase has been approved and implemented on these policy forms and associated riders. A 30.3% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

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

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

The company originally requested an increase of 71.7%. After discussion with the Virginia State Corporation Commission, the company revised its rate increase request to 32.2% 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 32.2% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 32.2% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

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

Before increase: $1,904
After increase: $2,517

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	4.1%
48 - 52	9.3%
53 - 57	20.2%
58 - 62	26.2%
63 - 67	21.8%
68 - 72	13.3%
73 +	5.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	29.9%
60-day	15.5%
100-day	54.6%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.0%
3-Year	31.3%
5-Year	34.4%
Unlimited	30.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	5.7%
Simple	26.3%
Compound	43.3%
CPI	24.7%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	7.3%
Standard	22.2%
Increased	70.5%

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	761	$1,448,883
Nationwide	25,014	$57,904,402

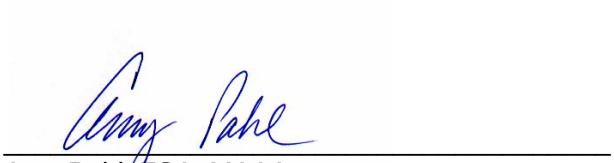
22. Actuarial Certification

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 gross premiums bear reasonable relationship 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
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	5,796	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	7,721,639	3,344	232,168	3.0%	10,311	17,613,876	7,629	529,600	3.0%				0.0104		0.9896		5.85%	2.2811
Historical	1999	30,794,061	189,122	858,900	2.8%	23,193	66,360,966	407,557	1,850,923	2.8%				0.0272		0.9728		5.85%	2.1550
Experience	2000	54,003,721	484,105	3,780,873	7.0%	33,816	109,943,544	985,566	7,697,295	7.0%				0.0319		0.9681		5.85%	2.0359
	2001	62,923,203	1,566,727	5,217,615	8.3%	33,187	121,020,009	3,013,282	10,035,023	8.3%				0.0395		0.9605		5.85%	1.9233
	2002	61,422,501	2,818,225	8,541,495	13.9%	32,244	111,602,564	5,120,617	15,519,601	13.9%				0.0284		0.9716		5.85%	1.8170
	2003	60,056,845	4,197,095	9,988,554	16.6%	31,479	103,088,330	7,204,366	17,145,478	16.6%				0.0237		0.9763		5.85%	1.7165
	2004	62,503,951	5,352,938	11,245,191	18.0%	30,648	101,357,242	8,680,395	18,235,352	18.0%				0.0264		0.9736		5.85%	1.6216
	2005	64,399,830	6,565,264	17,143,967	26.6%	29,739	98,658,009	10,057,726	26,263,884	26.6%				0.0297		0.9703		5.85%	1.5320
	2006	62,836,089	6,231,691	17,919,412	28.5%	29,077	90,940,448	9,018,906	25,934,131	28.5%				0.0223		0.9777		5.85%	1.4473
	2007	61,928,944	4,592,163	27,152,207	43.8%	28,493	84,672,413	6,278,640	37,123,883	43.8%				0.0201		0.9799		5.85%	1.3673
	2008	61,117,446	24,317,045	28,447,079	46.5%	27,895	78,943,026	31,409,381	36,743,986	46.5%				0.0210		0.9790		5.85%	1.2917
	2009	60,082,698	36,635,777	35,483,747	59.1%	27,194	73,315,925	44,704,815	43,299,050	59.1%				0.0251		0.9749		5.85%	1.2203
	2010	58,726,722	39,890,871	43,786,333	74.6%	26,506	67,699,423	45,985,693	50,476,331	74.6%				0.0253		0.9747		5.85%	1.1528
	2011	56,710,797	39,074,589	47,959,838	84.6%	25,671	61,761,136	42,554,348	52,230,867	84.6%				0.0315		0.9685		5.85%	1.0891
	2012	59,351,320	47,006,184	46,326,283	78.1%	25,014	61,063,293	48,362,065	47,662,553	78.1%				0.0256		0.9744		5.85%	1.0288
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	60,185,153	52,524,607	64,403,920	107.0%	1.0000	1.3710	1.0000	0.0394	0.0000	0.9606	1.0416	5.50%	0.9736
Projected	2014	58,754,737	70,471,521	72,389,462	123.2%	22,985	54,245,746	65,063,354	66,834,107	123.2%	1.0000	1.1514	1.0000	0.0435	0.0000	0.9565	0.9504	5.47%	0.9233
Future	2015	55,580,871	78,341,569	77,868,133	140.1%	21,908	48,699,313	68,641,972	68,227,153	140.1%	1.0000	1.1371	1.0000	0.0469	0.0000	0.9531	0.9460	5.43%	0.8762
Experience	2016	52,344,406	81,850,819	83,080,120	158.7%	20,803	43,556,137	68,108,624	69,131,534	158.7%	1.0000	1.1329	1.0000	0.0504	0.0000	0.9496	0.9418	5.39%	0.8321
	2017	49,065,773	85,666,313	88,184,933	179.7%	19,674	38,794,549	67,733,285	69,724,667	179.7%	1.0000	1.1324	1.0000	0.0543	0.0000	0.9457	0.9374	5.36%	0.7907
	2018	45,757,118	89,278,619	92,578,041	202.3%	18,515	34,378,208	67,076,754	69,555,674	202.3%	1.0000	1.1257	1.0000	0.0589	0.0000	0.9411	0.9326	5.34%	0.7513
	2019	42,433,559	93,395,674	95,982,319	226.2%	17,337	30,284,306	66,655,337	68,501,393	226.2%	1.0000	1.1180	1.0000	0.0636	0.0000	0.9364	0.9274	5.33%	0.7137
	2020	39,143,638	97,100,132	98,538,824	251.7%	16,160	26,525,334	65,799,031	66,773,947	251.7%	1.0000	1.1129	1.0000	0.0679	0.0000	0.9321	0.9225	5.33%	0.6776
	2021	35,945,892	100,222,807	100,671,469	280.1%	15,007	23,118,338	64,457,566	64,746,119	280.1%	1.0000	1.1125	1.0000	0.0714	0.0000	0.9286	0.9183	5.33%	0.6431
	2022	32,874,202	102,822,404	102,469,177	311.7%	13,882	20,056,690	62,732,385	62,516,880	311.7%	1.0000	1.1130	1.0000	0.0749	0.0000	0.9251	0.9145	5.34%	0.6101
	2023	29,938,558	104,976,702	103,801,257	346.7%	12,790	17,329,033	60,762,604	60,082,233	346.7%	1.0000	1.1123	1.0000	0.0787	0.0000	0.9213	0.9107	5.35%	0.5788
	2024	27,147,268	106,687,298	104,624,933	385.4%	11,735	14,912,357	58,604,757	57,471,872	385.4%	1.0000	1.1116	1.0000	0.0825	0.0000	0.9175	0.9068	5.35%	0.5493
	2025	24,506,965	107,935,613	104,948,148	428.2%	10,720	12,775,452	56,266,708	54,709,346	428.2%	1.0000	1.1112	1.0000	0.0865	0.0000	0.9135	0.9027	5.35%	0.5213
	2026	22,022,566	108,702,350	104,768,389	475.7%	9,748	10,896,238	53,783,316	51,836,887	475.7%	1.0000	1.1109	1.0000	0.0906	0.0000	0.9094	0.8986	5.35%	0.4948
	2027	19,697,267	108,959,587	104,025,646	528.1%	8,823	9,253,062	51,185,264	48,867,477	528.1%	1.0000	1.1101	1.0000	0.0949	0.0000	0.9051	0.8944	5.35%	0.4698
	2028	17,532,588	108,673,659	102,692,324	585.7%	7,947	7,823,212	48,491,249	45,822,318	585.7%	1.0000	1.1091	1.0000	0.0993	0.0000	0.9007	0.8901	5.34%	0.4462
	2029	15,528,435	107,824,209	100,759,360	648.9%	7,121	6,584,816	45,722,736	42,726,895	648.9%	1.0000	1.1078	1.0000	0.1038	0.0000	0.8962	0.8857	5.34%	0.4240
	2030	13,683,199	106,410,181	98,280,911	718.3%	6,349	5,516,722	42,901,916	39,624,397	718.3%	1.0000	1.1069	1.0000	0.1085	0.0000	0.8915	0.8812	5.33%	0.4032
	2031	11,993,878	104,416,229	95,165,963	793.5%	5,629	4,599,881	40,045,617	36,497,963	793.5%	1.0000	1.1047	1.0000	0.1133	0.0000	0.8867	0.8765	5.32%	0.3835
	2032	10,456,235	101,803,097	91,392,007	874.0%	4,964	3,816,911	37,161,877	33,361,446	874.0%	1.0000	1.1016	1.0000	0.1182	0.0000	0.8818	0.8718	5.30%	0.3650
	2033	9,064,948	98,543,870	86,984,377	959.6%	4,352	3,151,218	34,256,482	30,238,094	959.6%	1.0000	1.0979	1.0000	0.1233	0.0000	0.8767	0.8669	5.29%	0.3476
	2034	7,813,756	94,649,531	82,051,860	1050.1%	3,793	2,587,748	31,345,887	27,173,810	1050.1%	1.0000	1.0943	1.0000	0.1285	0.0000	0.8715	0.8620	5.27%	0.3312
	2035	6,695,611	90,168,007	76,663,715	1145.0%	3,285	2,113,440	28,461,136	24,198,566	1145.0%	1.0000	1.0904	1.0000	0.1337	0.0000	0.8663	0.8569	5.26%	0.3156
	2036	5,702,821	85,165,619	70,932,430	1243.8%	2,829	1,717,360	25,646,964	21,360,750	1243.8%	1.0000	1.0863	1.0000	0.1391	0.0000	0.8609	0.8517	5.24%	0.3011
	2037	4,827,192	79,732,348	64,984,980	1346.2%	2,420	1,389,085	22,943,985	18,700,244	1346.2%	1.0000	1.0823	1.0000	0.1445	0.0000	0.8555	0.8465	5.22%	0.2878
	2038	4,060,175	73,981,528	58,959,161	1452.1%	2,057	1,118,085	20,372,925	16,236,088	1452.1%	1.0000	1.0787	1.0000	0.1500	0.0000	0.8500	0.8411	5.19%	0.2754
	2039	3,393,007	68,031,860	52,967,211	1561.1%	1,737	894,948	17,944,245	13,970,758	1561.1%	1.0000	1.0750	1.0000	0.1556	0.0000	0.8444	0.8357	5.16%	0.2638
	2040	2,816,857	62,003,878	47,118,567	1672.7%	1,457	712,009	15,672,547	11,910,028	1672.7%	1.0000	1.0715	1.0000	0.1611	0.0000	0.8389	0.8302	5.13%	0.2528
	2041	2,322,954	56,017,860	41,522,461	1787.5%	1,214	562,899	13,574,274	10,061,742	1787.5%	1.0000	1.0686	1.0000	0.1667	0.0000	0.8333	0.8247	5.10%	0.2423
	2042	1,902,713	50,184,145	36,269,075	1906.2%	1,005	442,113	11,660,745	8,427,451	1906.2%	1.0000	1.0664	1.0000	0.1723	0.0000	0.8277	0.8191	5.07%	0.2324
	2043	1,547,847	44,600,229	31,430,870	2030.6%	826	344,901	9,938,097	7,003,619	2030.6%	1.0000	1.0653	1.0000	0.1779	0.0000	0.8221	0.8135	5.05%	0.2228
	2044	1,250,479	39,347,096	27,067,692	2164.6%	675	267,166	8,406,546	5,783,039	2164.6%	1.0000	1.0660	1.0000	0.1835	0.0000	0.8165	0.8079	5.02%	0.2137
	2045	1,003,223	34,496,100	23,241,881	2316.7%	547	205,472	7,065,223	4,760,221	2316.7%	1.0000	1.0703	1.0000	0.1890	0.0000	0.8110	0.8023	5.00%	0.2048
	2046	799,241	30,103,956	19,963,988	2497.9%	441	156,890	5,909,356	3,918,897	2497.9%	1.0000	1.0782	1.0000	0.1945	0.0000	0.8055	0.7967	4.98%	0.1963
	2047	632,281	26,192,725	17,159,321	2713.9%	352	118,932	4,926,859	3,227,673	2713.9%	1.0000	1.0865	1.0000	0.2000	0.0000	0.8000	0.7911	4.96%	0.1881
	2048	496,703	22,736,437	14,685,438	2956.6%	280	89,519	4,097,689	2,646,693	2956.6%	1.0000	1.0894	1.0000	0.2054	0.0000	0.7946	0.7856	4.95%	0.1802
	2049	387,477	19,677,838	12,474,415	3219.4%	221	66,913	3,398,167	2,154,207	3219.4%	1.0000	1.0889	1.0000	0.2107	0.0000	0.7893	0.7801	4.93%	0.1727
	2050	300,178	16,961,934	10,506,648	3500.1%	173	49,672	2,806,795	1,738,599	3500.1%	1.0000	1.0872	1.0000	0.2160	0.0000	0.7840	0.7747	4.91%	0.1655
	2051	230,957	14,547,402	8,779,090	3801.2%	135	36,619	2,306,550	1,391,961	3801.2%	1.0000	1.0860	1.0000	0.2211	0.0000	0.7789	0.7694	4.90%	0.1586
	2052	176,505	12,405,783	7,273,607	4120.9%	104	26,821	1,885,109	1,105,254	4120.9%	1.0000	1.0841	1.0000	0.2261	0.0000	0.7739	0.7642	4.89%	0.1520
	Past	824,582,167	218,925,141	304,083,661	36.9%	414,482	1,248,046,000	263,790,986	390,747,956	31.3%									
	Future	721,650,079	2,939,036,544	2,679,409,420	371.3%	304,029	489,403,271	1,416,338,539	1,357,423,924	277.4%									
	Lifetime	1,546,232,246	3,157,961,685	2,983,493,082	193.0%	718,511	1,737,449,271	1,680,129,525	1,748,171,880	100.6%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 32.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	5,796	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	7,721,639	3,344	232,168	3.0%	10,311	17,613,876	7,629	529,600	3.0%				0.0104		0.9896		5.85%	2.2811
Historical	1999	30,794,061	189,122	858,900	2.8%	23,193	66,360,966	407,557	1,850,923	2.8%				0.0272		0.9728		5.85%	2.1550
Experience	2000	54,003,721	484,105	3,780,873	7.0%	33,816	109,943,544	985,566	7,697,295	7.0%				0.0319		0.9681		5.85%	2.0359
	2001	62,923,203	1,566,727	5,217,615	8.3%	33,187	121,020,009	3,013,282	10,035,023	8.3%				0.0395		0.9605		5.85%	1.9233
	2002	61,422,501	2,818,225	8,541,495	13.9%	32,244	111,602,564	5,120,617	15,519,601	13.9%				0.0284		0.9716		5.85%	1.8170
	2003	60,056,845	4,197,095	9,988,554	16.6%	31,479	103,088,330	7,204,366	17,145,478	16.6%				0.0237		0.9763		5.85%	1.7165
	2004	62,503,951	5,352,938	11,245,191	18.0%	30,648	101,357,242	8,680,395	18,235,352	18.0%				0.0264		0.9736		5.85%	1.6216
	2005	64,399,830	6,565,264	17,143,967	26.6%	29,739	98,658,009	10,057,726	26,263,884	26.6%				0.0297		0.9703		5.85%	1.5320
	2006	62,836,089	6,231,691	17,919,412	28.5%	29,077	90,940,448	9,018,906	25,934,131	28.5%				0.0223		0.9777		5.85%	1.4473
	2007	61,928,944	4,592,163	27,152,207	43.8%	28,493	84,672,413	6,278,640	37,123,883	43.8%				0.0201		0.9799		5.85%	1.3673
	2008	61,117,446	24,317,045	28,447,079	46.5%	27,895	78,943,026	31,409,381	36,743,986	46.5%				0.0210		0.9790		5.85%	1.2917
	2009	60,082,698	36,635,777	35,483,747	59.1%	27,194	73,315,925	44,704,815	43,299,050	59.1%				0.0251		0.9749		5.85%	1.2203
	2010	58,726,722	39,890,871	43,786,333	74.6%	26,506	67,699,423	45,985,693	50,476,331	74.6%				0.0253		0.9747		5.85%	1.1528
	2011	56,710,797	39,074,589	47,959,838	84.6%	25,671	61,761,136	42,554,348	52,230,867	84.6%				0.0315		0.9685		5.85%	1.0891
	2012	59,351,320	47,006,184	46,326,283	78.1%	25,014	61,063,293	48,362,065	47,662,553	78.1%				0.0256		0.9744		5.85%	1.0288
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	60,185,153	52,524,607	64,403,920	107.0%	1.0000	1.3710	1.0000	0.0394	0.0000	0.9606	1.0416	5.50%	0.9736
Projected	2014	66,264,516	70,226,267	71,232,347	107.5%	22,755	61,179,205	64,836,922	65,765,793	107.5%	1.1576	1.1500	1.0054	0.0435	0.0100	0.9470	0.9314	5.47%	0.9233
Future	2015	70,400,804	77,385,679	75,402,670	107.1%	21,689	61,684,366	67,804,432	66,066,942	107.1%	1.1421	1.1324	1.0107	0.0469	0.0000	0.9531	0.9249	5.43%	0.8762
Experience	2016	66,301,377	80,102,620	80,449,635	121.3%	20,595	55,169,828	66,653,936	66,942,689	121.3%	1.0000	1.1210	1.0107	0.0504	0.0000	0.9496	0.9418	5.39%	0.8321
	2017	62,148,538	83,376,621	85,392,819	137.4%	19,477	49,138,622	65,922,907	67,517,042	137.4%	1.0000	1.1204	1.0107	0.0543	0.0000	0.9457	0.9374	5.36%	0.7907
	2018	57,957,672	86,639,792	89,646,832	154.7%	18,330	43,544,721	65,094,153	67,353,400	154.7%	1.0000	1.1139	1.0107	0.0589	0.0000	0.9411	0.9326	5.34%	0.7513
	2019	53,747,929	90,528,494	92,943,324	172.9%	17,164	38,359,231	64,609,065	66,332,500	172.9%	1.0000	1.1062	1.0107	0.0636	0.0000	0.9364	0.9274	5.33%	0.7137
	2020	49,580,792	94,072,737	95,418,884	192.5%	15,999	33,597,977	63,747,544	64,659,748	192.5%	1.0000	1.1012	1.0107	0.0679	0.0000	0.9321	0.9225	5.33%	0.6776
	2021	45,530,408	97,080,444	97,484,005	214.1%	14,857	29,282,549	62,436,578	62,696,125	214.1%	1.0000	1.1008	1.0107	0.0714	0.0000	0.9286	0.9183	5.33%	0.6431
	2022	41,639,691	99,587,489	99,224,795	238.3%	13,744	25,404,552	60,758,749	60,537,468	238.3%	1.0000	1.1012	1.0107	0.0749	0.0000	0.9251	0.9145	5.34%	0.6101
	2023	37,921,295	101,666,991	100,514,698	265.1%	12,662	21,949,600	58,846,877	58,179,907	265.1%	1.0000	1.1006	1.0107	0.0787	0.0000	0.9213	0.9107	5.35%	0.5788
	2024	34,385,742	103,319,087	101,312,294	294.6%	11,617	18,888,547	56,754,554	55,652,196	294.6%	1.0000	1.0998	1.0107	0.0825	0.0000	0.9175	0.9068	5.35%	0.5493
	2025	31,041,436	104,524,972	101,625,276	327.4%	10,612	16,181,864	54,488,744	52,977,136	327.4%	1.0000	1.0994	1.0107	0.0865	0.0000	0.9135	0.9027	5.35%	0.5213
	2026	27,894,603	105,265,455	101,451,209	363.7%	9,650	13,801,581	52,082,823	50,195,626	363.7%	1.0000	1.0992	1.0107	0.0906	0.0000	0.9094	0.8986	5.35%	0.4948
	2027	24,949,293	105,513,176	100,731,983	403.7%	8,735	11,720,274	49,566,265	47,320,234	403.7%	1.0000	1.0984	1.0107	0.0949	0.0000	0.9051	0.8944	5.35%	0.4698
	2028	22,207,430	105,235,301	99,440,876	447.8%	7,867	9,909,172	46,957,020	44,371,491	447.8%	1.0000	1.0974	1.0107	0.0993	0.0000	0.9007	0.8901	5.34%	0.4462
	2029	19,668,895	104,412,018	97,569,114	496.1%	7,050	8,340,573	44,275,800	41,374,074	496.1%	1.0000	1.0961	1.0107	0.1038	0.0000	0.8962	0.8857	5.34%	0.4240
	2030	17,331,649	103,042,232	95,169,137	549.1%	6,285	6,987,686	41,544,043	38,369,808	549.1%	1.0000	1.0953	1.0107	0.1085	0.0000	0.8915	0.8812	5.33%	0.4032
	2031	15,191,893	101,111,011	92,152,815	606.6%	5,573	5,826,381	38,778,003	35,342,363	606.6%	1.0000	1.0930	1.0107	0.1133	0.0000	0.8867	0.8765	5.32%	0.3835
	2032	13,244,258	98,580,331	88,498,350	668.2%	4,914	4,834,641	35,985,448	32,305,155	668.2%	1.0000	1.0899	1.0107	0.1182	0.0000	0.8818	0.8718	5.30%	0.3650
	2033	11,482,001	95,424,103	84,230,274	733.6%	4,308	3,991,450	33,171,968	29,280,694	733.6%	1.0000	1.0863	1.0107	0.1233	0.0000	0.8767	0.8669	5.29%	0.3476
	2034	9,897,195	91,652,940	79,453,932	802.8%	3,755	3,277,738	30,353,481	26,313,432	802.8%	1.0000	1.0828	1.0107	0.1285	0.0000	0.8715	0.8620	5.27%	0.3312
	2035	8,480,911	87,313,229	74,236,385	875.3%	3,253	2,676,962	27,560,038	23,432,390	875.3%	1.0000	1.0789	1.0107	0.1337	0.0000	0.8663	0.8569	5.26%	0.3156
	2036	7,223,406	82,469,177	68,686,565	950.9%	2,800	2,175,272	24,834,951	20,684,425	950.9%	1.0000	1.0749	1.0107	0.1391	0.0000	0.8609	0.8517	5.24%	0.3011
	2037	6,114,302	77,207,905	62,927,423	1029.2%	2,396	1,759,467	22,217,545	18,108,157	1029.2%	1.0000	1.0709	1.0107	0.1445	0.0000	0.8555	0.8465	5.22%	0.2878
	2038	5,142,769	71,639,150	57,092,394	1110.1%	2,036	1,416,208	19,727,885	15,722,020	1110.1%	1.0000	1.0673	1.0107	0.1500	0.0000	0.8500	0.8411	5.19%	0.2754
	2039	4,297,709	65,877,848	51,290,161	1193.4%	1,719	1,133,574	17,376,098	13,528,415	1193.4%	1.0000	1.0637	1.0107	0.1556	0.0000	0.8444	0.8357	5.16%	0.2638
	2040	3,567,936	60,040,715	45,626,697	1278.8%	1,442	901,857	15,176,323	11,532,933	1278.8%	1.0000	1.0602	1.0107	0.1611	0.0000	0.8389	0.8302	5.13%	0.2528
	2041	2,942,341	54,244,222	40,207,775	1366.5%	1,202	712,989	13,144,485	9,743,167	1366.5%	1.0000	1.0573	1.0107	0.1667	0.0000	0.8333	0.8247	5.10%	0.2423
	2042	2,410,047	48,595,213	35,120,722	1457.3%	995	559,996	11,291,542	8,160,621	1457.3%	1.0000	1.0552	1.0107	0.1723	0.0000	0.8277	0.8191	5.07%	0.2324
	2043	1,960,561	43,188,095	30,435,705	1552.4%	818	436,864	9,623,437	6,781,871	1552.4%	1.0000	1.0540	1.0107	0.1779	0.0000	0.8221	0.8135	5.05%	0.2228
	2044	1,583,904	38,101,287	26,210,674	1654.8%	668	338,403	8,140,378	5,599,937	1654.8%	1.0000	1.0547	1.0107	0.1835	0.0000	0.8165	0.8079	5.02%	0.2137
	2045	1,270,720	33,403,883	22,505,996	1771.1%	542	260,259	6,841,523	4,609,503	1771.1%	1.0000	1.0590	1.0107	0.1890	0.0000	0.8110	0.8023	5.00%	0.2048
	2046	1,012,348	29,150,803	19,331,888	1909.6%	436	198,722	5,722,254	3,794,817	1909.6%	1.0000	1.0668	1.0107	0.1945	0.0000	0.8055	0.7967	4.98%	0.1963
	2047	800,871	25,363,410	16,616,022	2074.7%	349	150,644	4,770,865	3,125,479	2074.7%	1.0000	1.0750	1.0107	0.2000	0.0000	0.8000	0.7911	4.96%	0.1881
	2048	629,142	22,016,555	14,220,467	2260.3%	277	113,388	3,967,948	2,562,893	2260.3%	1.0000	1.0779	1.0107	0.2054	0.0000	0.7946	0.7856	4.95%	0.1802
	2049	490,792	19,054,798	12,079,450	2461.2%	219	84,755	3,290,574	2,086,001	2461.2%	1.0000	1.0774	1.0107	0.2107	0.0000	0.7893	0.7801	4.93%	0.1727
	2050	380,216	16,424,885	10,173,986	2675.8%	172	62,917	2,717,926	1,683,552	2675.8%	1.0000	1.0757	1.0107	0.2160	0.0000	0.7840	0.7747	4.91%	0.1655
	2051	292,539	14,086,802	8,501,127	2906.0%	134	46,383	2,233,520	1,347,888	2906.0%	1.0000	1.0746	1.0107	0.2211	0.0000	0.7789	0.7694	4.90%	0.1586
	2052	223,568	12,012,991	7,043,310	3150.4%	103	33,972	1,825,423	1,070,260	3150.4%	1.0000	1.0727	1.0107	0.2261	0.0000	0.7739	0.7642	4.89%	0.1520
	Past	824,582,167	218,925,141	304,083,661	36.9%	414,482	1,248,046,000	263,790,986	390,747,956	31.3%									
	Future	1,066,586,966	2,734,662,330	2,485,810,483	233.1%	295,999	596,318,346	1,377,656,633	1,317,532,070	220.9%									
	Lifetime	1,891,169,132	2,953,587,471	2,789,894,144	147.5%	710,481	1,844,364,347	1,641,447,619	1,708,280,025	92.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	158,136	0	0	0.0%	252	360,725	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	675,886	0	0	0.0%	665	1,456,528	0	0	0.0%				0.0104		0.9896		5.85%	2.1550
Experience	2000	1,291,636	15,496	44,116	3.4%	990	2,629,579	31,548	89,813	3.4%				0.0246		0.9754		5.85%	2.0359
	2001	1,504,632	23,470	0	0.0%	962	2,893,854	45,139	0	0.0%				0.0428		0.9572		5.85%	1.9233
	2002	1,452,485	25,634	421,815	29.0%	938	2,639,115	46,577	766,424	29.0%				0.0249		0.9751		5.85%	1.8170
	2003	1,404,679	134,990	148,585	10.6%	908	2,411,150	231,712	255,047	10.6%				0.0320		0.9680		5.85%	1.7165
	2004	1,375,813	146,001	7,692	0.6%	890	2,231,037	236,757	12,473	0.6%				0.0198		0.9802		5.85%	1.6216
	2005	1,352,517	139,273	255,225	18.9%	878	2,072,002	213,361	390,994	18.9%				0.0135		0.9865		5.85%	1.5320
	2006	1,330,624	109,493	382,738	28.8%	868	1,925,766	158,465	553,924	28.8%				0.0114		0.9886		5.85%	1.4473
	2007	1,302,785	23,992	95,512	7.3%	851	1,781,234	32,802	130,588	7.3%				0.0196		0.9804		5.85%	1.3673
	2008	1,288,206	321,492	493,698	38.3%	843	1,663,926	415,259	637,690	38.3%				0.0094		0.9906		5.85%	1.2917
	2009	1,269,461	615,986	540,347	42.6%	826	1,549,060	751,657	659,358	42.6%				0.0202		0.9798		5.85%	1.2203
	2010	1,232,060	618,638	931,992	75.6%	805	1,420,303	713,159	1,074,389	75.6%				0.0254		0.9746		5.85%	1.1528
	2011	1,243,615	578,265	1,014,642	81.6%	780	1,354,364	629,762	1,105,000	81.6%				0.0311		0.9689		5.85%	1.0891
	2012	1,438,354	801,068	631,621	43.9%	761	1,479,843	824,175	649,840	43.9%				0.0244		0.9756		5.85%	1.0288
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,384,347	880,374	1,210,200	87.4%	1.0000	1.9908	1.0000	0.0323	0.0000	0.9677	0.9886	5.50%	0.9736
Projected	2014	1,366,169	1,248,228	1,406,553	103.0%	710	1,261,326	1,152,436	1,298,610	103.0%	1.0000	1.1777	1.0000	0.0356	0.0000	0.9644	0.9608	5.47%	0.9233
Future	2015	1,307,802	1,466,183	1,563,276	119.5%	683	1,145,881	1,284,652	1,369,724	119.5%	1.0000	1.1610	1.0000	0.0383	0.0000	0.9617	0.9573	5.43%	0.8762
Experience	2016	1,247,669	1,617,995	1,726,449	138.4%	655	1,038,194	1,346,345	1,436,590	138.4%	1.0000	1.1576	1.0000	0.0411	0.0000	0.9589	0.9540	5.39%	0.8321
	2017	1,185,975	1,749,525	1,904,136	160.6%	626	937,708	1,383,287	1,505,532	160.6%	1.0000	1.1603	1.0000	0.0441	0.0000	0.9559	0.9506	5.36%	0.7907
	2018	1,122,679	1,889,517	2,082,803	185.5%	596	843,490	1,419,631	1,564,850	185.5%	1.0000	1.1555	1.0000	0.0480	0.0000	0.9520	0.9466	5.34%	0.7513
	2019	1,057,623	2,056,075	2,245,328	212.3%	565	754,813	1,467,396	1,602,462	212.3%	1.0000	1.1443	1.0000	0.0523	0.0000	0.9477	0.9421	5.33%	0.7137
	2020	991,781	2,224,197	2,400,163	242.0%	533	672,071	1,507,207	1,626,449	242.0%	1.0000	1.1399	1.0000	0.0560	0.0000	0.9440	0.9377	5.33%	0.6776
	2021	926,432	2,389,220	2,554,091	275.7%	502	595,828	1,536,609	1,642,645	275.7%	1.0000	1.1392	1.0000	0.0590	0.0000	0.9410	0.9341	5.33%	0.6431
	2022	862,349	2,551,199	2,709,024	314.1%	471	526,123	1,556,498	1,652,787	314.1%	1.0000	1.1395	1.0000	0.0621	0.0000	0.9379	0.9308	5.34%	0.6101
	2023	799,763	2,710,958	2,856,261	357.1%	440	462,919	1,569,157	1,653,260	357.1%	1.0000	1.1369	1.0000	0.0653	0.0000	0.9347	0.9274	5.35%	0.5788
	2024	738,891	2,864,727	2,986,630	404.2%	410	405,883	1,573,633	1,640,596	404.2%	1.0000	1.1318	1.0000	0.0688	0.0000	0.9312	0.9239	5.35%	0.5493
	2025	679,936	3,010,082	3,112,275	457.7%	380	354,450	1,569,152	1,622,425	457.7%	1.0000	1.1324	1.0000	0.0724	0.0000	0.9276	0.9202	5.35%	0.5213
	2026	623,086	3,148,062	3,233,666	519.0%	351	308,288	1,557,586	1,599,940	519.0%	1.0000	1.1338	1.0000	0.0761	0.0000	0.9239	0.9164	5.35%	0.4948
	2027	568,514	3,275,813	3,331,977	586.1%	323	267,067	1,538,858	1,565,242	586.1%	1.0000	1.1293	1.0000	0.0801	0.0000	0.9199	0.9124	5.35%	0.4698
	2028	516,372	3,388,999	3,407,996	660.0%	296	230,410	1,512,205	1,520,681	660.0%	1.0000	1.1261	1.0000	0.0842	0.0000	0.9158	0.9083	5.34%	0.4462
	2029	466,795	3,485,402	3,466,685	742.7%	270	197,944	1,477,981	1,470,044	742.7%	1.0000	1.1253	1.0000	0.0885	0.0000	0.9115	0.9040	5.34%	0.4240
	2030	419,897	3,561,386	3,496,333	832.7%	244	169,292	1,435,862	1,409,634	832.7%	1.0000	1.1212	1.0000	0.0930	0.0000	0.9070	0.8995	5.33%	0.4032
	2031	375,770	3,611,851	3,492,124	929.3%	221	144,115	1,385,214	1,339,296	929.3%	1.0000	1.1161	1.0000	0.0977	0.0000	0.9023	0.8949	5.32%	0.3835
	2032	334,485	3,631,234	3,450,935	1031.7%	198	122,099	1,325,534	1,259,718	1031.7%	1.0000	1.1102	1.0000	0.1025	0.0000	0.8975	0.8901	5.30%	0.3650
	2033	296,089	3,615,906	3,373,503	1139.4%	177	102,928	1,256,986	1,172,720	1139.4%	1.0000	1.1043	1.0000	0.1075	0.0000	0.8925	0.8852	5.29%	0.3476
	2034	260,599	3,566,449	3,268,186	1254.1%	157	86,305	1,181,131	1,082,353	1254.1%	1.0000	1.1007	1.0000	0.1126	0.0000	0.8874	0.8801	5.27%	0.3312
	2035	228,009	3,483,939	3,131,603	1373.5%	138	71,970	1,099,690	988,477	1373.5%	1.0000	1.0952	1.0000	0.1179	0.0000	0.8821	0.8749	5.26%	0.3156
	2036	198,280	3,370,247	2,968,903	1497.3%	121	59,710	1,014,924	894,062	1497.3%	1.0000	1.0902	1.0000	0.1232	0.0000	0.8768	0.8696	5.24%	0.3011
	2037	171,348	3,230,476	2,794,050	1630.6%	106	49,308	929,610	804,023	1630.6%	1.0000	1.0890	1.0000	0.1287	0.0000	0.8713	0.8642	5.22%	0.2878
	2038	147,123	3,069,135	2,603,780	1769.8%	91	40,514	845,174	717,025	1769.8%	1.0000	1.0853	1.0000	0.1343	0.0000	0.8657	0.8586	5.19%	0.2754
	2039	125,490	2,888,372	2,396,279	1909.5%	79	33,100	761,844	632,048	1909.5%	1.0000	1.0790	1.0000	0.1399	0.0000	0.8601	0.8530	5.16%	0.2638
	2040	106,317	2,691,411	2,180,376	2050.8%	67	26,874	680,300	551,127	2050.8%	1.0000	1.0740	1.0000	0.1456	0.0000	0.8544	0.8472	5.13%	0.2528
	2041	89,456	2,483,843	1,964,391	2195.9%	57	21,677	601,886	476,012	2195.9%	1.0000	1.0708	1.0000	0.1513	0.0000	0.8487	0.8414	5.10%	0.2423
	2042	74,744	2,270,779	1,750,893	2342.5%	48	17,367	527,636	406,836	2342.5%	1.0000	1.0668	1.0000	0.1570	0.0000	0.8430	0.8355	5.07%	0.2324
	2043	62,010	2,057,174	1,546,023	2493.2%	40	13,818	458,392	344,494	2493.2%	1.0000	1.0643	1.0000	0.1627	0.0000	0.8373	0.8296	5.05%	0.2228
	2044	51,081	1,847,815	1,354,176	2651.0%	33	10,914	394,788	289,321	2651.0%	1.0000	1.0633	1.0000	0.1684	0.0000	0.8316	0.8238	5.02%	0.2137
	2045	41,780	1,648,099	1,185,146	2836.7%	28	8,557	337,551	242,732	2836.7%	1.0000	1.0700	1.0000	0.1739	0.0000	0.8261	0.8179	5.00%	0.2048
	2046	33,931	1,463,385	1,039,722	3064.2%	23	6,661	287,260	204,096	3064.2%	1.0000	1.0802	1.0000	0.1793	0.0000	0.8207	0.8121	4.98%	0.1963
	2047	27,365	1,296,291	913,876	3339.6%	19	5,147	243,833	171,900	3339.6%	1.0000	1.0899	1.0000	0.1846	0.0000	0.8154	0.8065	4.96%	0.1881
	2048	21,919	1,146,276	800,664	3652.9%	15	3,950	206,588	144,300	3652.9%	1.0000	1.0938	1.0000	0.1897	0.0000	0.8103	0.8010	4.95%	0.1802
	2049	17,439	1,011,354	697,120	3997.5%	12	3,011	174,651	120,386	3997.5%	1.0000	1.0944	1.0000	0.1947	0.0000	0.8053	0.7956	4.93%	0.1727
	2050	13,784	889,090	600,470	4356.3%	10	2,281	147,123	99,364	4356.3%	1.0000	1.0897	1.0000	0.1994	0.0000	0.8006	0.7904	4.91%	0.1655
	2051	10,827	777,964	513,140	4739.6%	8	1,717	123,349	81,360	4739.6%	1.0000	1.0880	1.0000	0.2039	0.0000	0.7961	0.7854	4.90%	0.1586
	2052	8,452	677,073	435,562	5153.2%	6	1,284	102,884	66,185	5153.2%	1.0000	1.0873	1.0000	0.2082	0.0000	0.7918	0.7807	4.89%	0.1520
	Past	18,320,889	3,553,798	4,967,982	27.1%	12,217	27,868,486	4,330,372	6,325,541	22.7%									
	Future	18,999,933	94,269,993	88,187,600	464.1%	10,443	12,389,339	39,855,215	39,479,510	318.7%									
	Lifetime	37,320,822	97,823,791	93,155,582	249.6%	22,660	40,257,825	44,185,588	45,805,050	113.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 32.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest					Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%					0.0000		1.0000		5.85%	2.4146
	1998	158,136	0	0	0.0%	252	360,725	0	0	0.0%					0.0118		0.9882		5.85%	2.2811
Historical	1999	675,886	0	0	0.0%	665	1,456,528	0	0	0.0%					0.0104		0.9896		5.85%	2.1550
Experience	2000	1,291,636	15,496	44,116	3.4%	990	2,629,579	31,548	89,813	3.4%					0.0246		0.9754		5.85%	2.0359
	2001	1,504,632	23,470	0	0.0%	962	2,893,854	45,139	0	0.0%					0.0428		0.9572		5.85%	1.9233
	2002	1,452,485	25,634	421,815	29.0%	938	2,639,115	46,577	766,424	29.0%					0.0249		0.9751		5.85%	1.8170
	2003	1,404,679	134,990	148,585	10.6%	908	2,411,150	231,712	255,047	10.6%					0.0320		0.9680		5.85%	1.7165
	2004	1,375,813	146,001	7,692	0.6%	890	2,231,037	236,757	12,473	0.6%					0.0198		0.9802		5.85%	1.6216
	2005	1,352,517	139,273	255,225	18.9%	878	2,072,002	213,361	390,994	18.9%					0.0135		0.9865		5.85%	1.5320
	2006	1,330,624	109,493	382,738	28.8%	868	1,925,766	158,465	553,924	28.8%					0.0114		0.9886		5.85%	1.4473
	2007	1,302,785	23,992	95,512	7.3%	851	1,781,234	32,802	130,588	7.3%					0.0196		0.9804		5.85%	1.3673
	2008	1,288,206	321,492	493,698	38.3%	843	1,663,926	415,259	637,690	38.3%					0.0094		0.9906		5.85%	1.2917
	2009	1,269,461	615,986	540,347	42.6%	826	1,549,060	751,657	659,358	42.6%					0.0202		0.9798		5.85%	1.2203
	2010	1,232,060	618,638	931,992	75.6%	805	1,420,303	713,159	1,074,389	75.6%					0.0254		0.9746		5.85%	1.1528
	2011	1,243,615	578,265	1,014,642	81.6%	780	1,354,364	629,762	1,105,000	81.6%					0.0311		0.9689		5.85%	1.0891
	2012	1,438,354	801,068	631,621	43.9%	761	1,479,843	824,175	649,840	43.9%					0.0244		0.9756		5.85%	1.0288
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,384,347	880,374	1,210,200	87.4%		1.0000	1.9908	1.0000	0.0323	0.0000	0.9677	0.9886	5.50%	0.9736
Projected	2014	1,538,575	1,243,313	1,384,423	90.0%	703	1,420,501	1,147,898	1,278,179	90.0%		1.1548	1.1764	1.0053	0.0356	0.0100	0.9548	0.9418	5.47%	0.9233
Future	2015	1,656,511	1,447,054	1,513,779	91.4%	676	1,451,415	1,267,892	1,326,356	91.4%		1.1447	1.1562	1.0107	0.0383	0.0000	0.9617	0.9357	5.43%	0.8762
Experience	2016	1,580,345	1,582,603	1,671,786	105.8%	648	1,315,015	1,316,895	1,391,105	105.8%		1.0000	1.1454	1.0107	0.0411	0.0000	0.9589	0.9540	5.39%	0.8321
	2017	1,502,200	1,702,025	1,843,847	122.7%	620	1,187,735	1,345,730	1,457,864	122.7%		1.0000	1.1481	1.0107	0.0441	0.0000	0.9559	0.9506	5.36%	0.7907
	2018	1,422,027	1,832,980	2,016,857	141.8%	590	1,068,396	1,377,154	1,515,304	141.8%		1.0000	1.1433	1.0107	0.0480	0.0000	0.9520	0.9466	5.34%	0.7513
	2019	1,339,625	1,992,421	2,174,236	162.3%	559	956,074	1,421,966	1,551,725	162.3%		1.0000	1.1323	1.0107	0.0523	0.0000	0.9477	0.9421	5.33%	0.7137
	2020	1,256,226	2,154,473	2,324,169	185.0%	528	851,271	1,459,960	1,574,952	185.0%		1.0000	1.1279	1.0107	0.0560	0.0000	0.9440	0.9377	5.33%	0.6776
	2021	1,173,453	2,314,038	2,473,223	210.8%	497	754,698	1,488,256	1,590,636	210.8%		1.0000	1.1272	1.0107	0.0590	0.0000	0.9410	0.9341	5.33%	0.6431
	2022	1,092,284	2,470,739	2,623,251	240.2%	466	666,407	1,507,408	1,600,457	240.2%		1.0000	1.1275	1.0107	0.0621	0.0000	0.9379	0.9308	5.34%	0.6101
	2023	1,013,010	2,625,343	2,765,826	273.0%	435	586,350	1,519,601	1,600,915	273.0%		1.0000	1.1249	1.0107	0.0653	0.0000	0.9347	0.9274	5.35%	0.5788
	2024	935,907	2,774,180	2,892,067	309.0%	405	514,106	1,523,894	1,588,651	309.0%		1.0000	1.1198	1.0107	0.0688	0.0000	0.9312	0.9239	5.35%	0.5493
	2025	861,232	2,914,889	3,013,734	349.9%	376	448,959	1,519,528	1,571,056	349.9%		1.0000	1.1205	1.0107	0.0724	0.0000	0.9276	0.9202	5.35%	0.5213
	2026	789,225	3,048,470	3,131,281	396.8%	348	390,489	1,508,310	1,549,283	396.8%		1.0000	1.1218	1.0107	0.0761	0.0000	0.9239	0.9164	5.35%	0.4948
	2027	720,101	3,172,155	3,226,480	448.1%	320	338,277	1,490,164	1,515,683	448.1%		1.0000	1.1174	1.0107	0.0801	0.0000	0.9199	0.9124	5.35%	0.4698
	2028	654,056	3,281,741	3,300,092	504.6%	293	291,846	1,464,345	1,472,533	504.6%		1.0000	1.1142	1.0107	0.0842	0.0000	0.9158	0.9083	5.34%	0.4462
	2029	591,259	3,375,080	3,356,923	567.8%	267	250,723	1,431,199	1,423,500	567.8%		1.0000	1.1134	1.0107	0.0885	0.0000	0.9115	0.9040	5.34%	0.4240
	2030	531,857	3,448,649	3,385,632	636.6%	242	214,431	1,390,409	1,365,002	636.6%		1.0000	1.1094	1.0107	0.0930	0.0000	0.9070	0.8995	5.33%	0.4032
	2031	475,964	3,497,509	3,381,556	710.5%	218	182,541	1,341,361	1,296,891	710.5%		1.0000	1.1043	1.0107	0.0977	0.0000	0.9023	0.8949	5.32%	0.3835
	2032	423,671	3,516,272	3,341,671	788.7%	196	154,656	1,283,569	1,219,833	788.7%		1.0000	1.0985	1.0107	0.1025	0.0000	0.8975	0.8901	5.30%	0.3650
	2033	375,037	3,501,426	3,266,691	871.0%	175	130,373	1,217,189	1,135,589	871.0%		1.0000	1.0927	1.0107	0.1075	0.0000	0.8925	0.8852	5.29%	0.3476
	2034	330,085	3,453,532	3,164,709	958.8%	155	109,317	1,143,735	1,048,084	958.8%		1.0000	1.0891	1.0107	0.1126	0.0000	0.8874	0.8801	5.27%	0.3312
	2035	288,804	3,373,633	3,032,450	1050.0%	137	91,160	1,064,872	957,180	1050.0%		1.0000	1.0836	1.0107	0.1179	0.0000	0.8821	0.8749	5.26%	0.3156
	2036	251,149	3,263,540	2,874,901	1144.7%	120	75,631	982,790	865,754	1144.7%		1.0000	1.0787	1.0107	0.1232	0.0000	0.8768	0.8696	5.24%	0.3011
	2037	217,036	3,128,194	2,705,585	1246.6%	105	62,455	900,177	778,566	1246.6%		1.0000	1.0775	1.0107	0.1287	0.0000	0.8713	0.8642	5.22%	0.2878
	2038	186,351	2,971,961	2,521,339	1353.0%	91	51,317	818,414	694,323	1353.0%		1.0000	1.0739	1.0107	0.1343	0.0000	0.8657	0.8586	5.19%	0.2754
	2039	158,950	2,796,921	2,320,408	1459.8%	78	41,925	737,722	612,036	1459.8%		1.0000	1.0676	1.0107	0.1399	0.0000	0.8601	0.8530	5.16%	0.2638
	2040	134,666	2,606,196	2,111,341	1567.8%	67	34,039	658,761	533,678	1567.8%		1.0000	1.0627	1.0107	0.1456	0.0000	0.8544	0.8472	5.13%	0.2528
	2041	113,308	2,405,200	1,902,194	1678.8%	56	27,457	582,829	460,941	1678.8%		1.0000	1.0595	1.0107	0.1513	0.0000	0.8487	0.8414	5.10%	0.2423
	2042	94,673	2,198,882	1,695,456	1790.9%	48	21,998	510,930	393,955	1790.9%		1.0000	1.0555	1.0107	0.1570	0.0000	0.8430	0.8355	5.07%	0.2324
	2043	78,545	1,992,039	1,497,073	1906.0%	40	17,502	443,878	333,587	1906.0%		1.0000	1.0531	1.0107	0.1627	0.0000	0.8373	0.8296	5.05%	0.2228
	2044	64,701	1,789,310	1,311,300	2026.7%	33	13,823	382,288	280,161	2026.7%		1.0000	1.0521	1.0107	0.1684	0.0000	0.8316	0.8238	5.02%	0.2137
	2045	52,920	1,595,916	1,147,622	2168.6%	27	10,839	326,863	235,047	2168.6%		1.0000	1.0587	1.0107	0.1739	0.0000	0.8261	0.8179	5.00%	0.2048
	2046	42,978	1,417,051	1,006,802	2342.6%	22	8,437	278,165	197,634	2342.6%		1.0000	1.0688	1.0107	0.1793	0.0000	0.8207	0.8121	4.98%	0.1963
	2047	34,662	1,255,248	884,941	2553.1%	18	6,520	236,112	166,458	2553.1%		1.0000	1.0784	1.0107	0.1846	0.0000	0.8154	0.8065	4.96%	0.1881
	2048	27,763	1,109,982	775,313	2792.6%	15	5,004	200,047	139,731	2792.6%		1.0000	1.0823	1.0107	0.1897	0.0000	0.8103	0.8010	4.95%	0.1802
	2049	22,089	979,332	675,048	3056.1%	12	3,814	169,121	116,574	3056.1%		1.0000	1.0828	1.0107	0.1947	0.0000	0.8053	0.7956	4.93%	0.1727
	2050	17,459	860,940	581,458	3330.3%	10	2,889	142,465	96,217	3330.3%		1.0000	1.0782	1.0107	0.1994	0.0000	0.8006	0.7904	4.91%	0.1655
	2051	13,713	753,332	496,893	3623.4%	8	2,174	119,444	78,784	3623.4%		1.0000	1.0765	1.0107	0.2039	0.0000	0.7961	0.7854	4.90%	0.1586
	2052	10,706	655,635	421,772	3939.6%	6	1,627	99,626	64,090	3939.6%		1.0000	1.0758	1.0107	0.2082	0.0000	0.7918	0.7807	4.89%	0.1520
	Past	18,320,889	3,553,798	4,967,982	27.1%	12,217	27,868,486	4,330,372	6,325,541	22.7%										
	Future	28,241,369	87,476,686	81,710,031	289.3%	10,165	15,146,539	38,701,345	38,288,511	252.8%										
	Lifetime	46,562,258	91,030,484	86,678,013	186.2%	22,382	43,015,025	43,031,717	44,614,051	103.7%										

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	2,400	0	4,347	181.1%
1998	7,721,639	232,168	2,215,296	31.7%
1999	30,794,061	858,900	14,528,712	50.0%
2000	54,003,721	3,780,873	33,366,737	68.8%
2001	62,923,203	5,217,615	49,067,661	86.3%
2002	61,422,501	8,541,495	53,170,704	100.5%
2003	60,056,845	9,988,554	53,713,597	106.1%
2004	62,503,951	11,245,191	53,422,497	103.5%
2005	64,399,830	17,143,967	52,734,535	108.5%
2006	62,836,089	17,919,412	54,812,095	115.7%
2007	61,928,944	27,152,207	57,059,859	136.0%
2008	61,117,446	28,447,079	58,213,854	141.8%
2009	60,082,698	35,483,747	57,636,029	155.0%
2010	58,726,722	43,786,333	57,802,988	173.0%
2011	56,710,797	47,959,838	56,230,360	183.7%
2012	59,351,320	46,326,283	60,513,159	180.0%
Total	824,582,167	304,083,661	714,492,431	123.5%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	0	0	0	0.0%
1998	158,136	0	53,841	34.0%
1999	675,886	0	340,038	50.3%
2000	1,291,636	44,116	798,705	65.3%
2001	1,504,632	0	1,237,699	82.3%
2002	1,452,485	421,815	1,351,882	122.1%
2003	1,404,679	148,585	1,340,182	106.0%
2004	1,375,813	7,692	1,436,446	105.0%
2005	1,352,517	255,225	1,519,141	131.2%
2006	1,330,624	382,738	1,576,661	147.3%
2007	1,302,785	95,512	1,591,008	129.5%
2008	1,288,206	493,698	1,779,952	176.5%
2009	1,269,461	540,347	1,707,705	177.1%
2010	1,232,060	931,992	1,658,170	210.2%
2011	1,243,615	1,014,642	1,671,157	216.0%
2012	1,438,354	631,621	1,844,833	172.2%
Total	18,320,889	4,967,982	19,907,420	135.8%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

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-129963567

Effective Date: On Approval

(Projected) Number of Insureds Affected: 761

New Rates

Average Annual Premium Per Member: 1,904

Revised Rates

Average Annual Premium Per Member: 2,517

Average Requested Percentage Rate Change Per Member: 32.2%

Minimum Requested Percentage Rate Change Per Member: 32.2%

Maximum Requested Percentage Rate Change Per Member: 32.2%

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

Form#	"Product Name"(if applicable)
H-LTC4JQ	Long Term Care
H-LTC4JQ21	Long Term Care
H-5AIC	Annual 5% Compound Benefit Inflation Rider
H-5AIS	Annual 5% Simple Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Rider
H-COLR-3	Cost of Living (CPI) Benefit Rider
H-NF3-6	Nonforfeiture Benefit Rider

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

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

Rate Increase Driver Narrative

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

8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

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-129963567

Policy Forms:	Long Term Care	H-LTC4JQ
	Long Term Care	H-LTC4JQ21
	Annual 5% Compound Benefit Inflation Rider	H-5AIC
	Annual 5% Simple Benefit Inflation Rider	H-5AIS
	Cost of Living (CPI) Benefit Rider	H-COLR
	Cost of Living (CPI) Benefit Rider	H-COLR-3
	Nonforfeiture Benefit Rider	H-NF3-6

Dear Commissioner Cunningham:

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

H-LTC4JQ and H-LTC4JQ21 are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1997. These forms were issued in Virginia from January 1998 through January 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

This is a resubmission of a prior filing, SERFF tracking number MILL-129257031, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129257031. 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

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.

lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, one prior increase has been approved and implemented on these forms and associated riders. A 30.3% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. A premium rate increase of 71.7% is being requested at this time.

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

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

The following electronic items are included in this submission:

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

No filing fee is required for this submission.

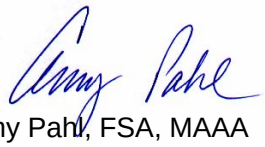
This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman 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 LTC4 Tax-Qualified Comprehensive Product

March 2015

Product	Form Number
Long Term Care	H-LTC4JQ
Long Term Care	H-LTC4JQ21
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Cost of Living (CPI) Benefit Rider	H-COLR
Cost of Living (CPI) Benefit Rider	H-COLR-3
Nonforfeiture Benefit Rider	H-NF3-6

1. Purpose of Filing

This supplement has been prepared for the purpose of providing additional information that the Bureau has indicated they generally like to see when reviewing long-term care (LTC) rate increase filings. These additional items (stated in italics) have been assembled based on correspondence with the Bureau as it relates to other LTC filings. It is provided to expedite the review process and may not be appropriate for other purposes.

2. Additional Information Previously Requested (stated in italics)

1. *Please demonstrate compliance with 14VAC5-200-150 for those policy forms issued prior to October 1, 2003 and demonstrate compliance with 14VAC5-200-153 for those policy forms issued on or after October 1, 2003.*

   The above-referenced policy forms were issued in Virginia from January 1998 through January 2001. 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 2,864 claims reported as of December 31, 2012 nationwide on these policy forms. This means the nationwide credibility on these policy forms is

100%. The credibility percentage is determined as (Number of Claims / 1,082)$^{1/2}$.

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

   These policy forms were approved in Virginia in 1997 and were issued in Virginia from January 1998 through January 2001.

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.*

   One prior rate increase has been approved and implemented on these policy forms and associated riders. A 30.3% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement.

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

   In addition to the one prior approved increase, the company requested a 20.0% rate increase which was filed and disapproved in 2004. Had this original 20.0% rate increase been approved, only a 30.0% rate increase would have been requested during the 2010 filing.

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 71.7% rate increase.

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

10. *Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.*

    The expected lifetime loss ratio based on original pricing assumptions since inception and the nationwide mix of business actually sold is 60.8%. This 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 71.7% rate increase results in lifetime loss ratios in Attachments 5 and 6 that are below the 60% minimum requirement. A 44.7% rate increase would result in a 60% lifetime loss ratio with premiums restated to the proposed level since inception on a nationwide basis. However, since the Bureau approved lower increases than were actuarially justified and requested in the past, the company believes that a rate increase in excess of 44.7% is justified and appropriate at this time.

    Attachment 7 to this supplement shows the premium lost as a result of the Bureau approving lower increases in the past than requested. The company believes that it has taken appropriate and timely action in response to the mispricing of this product, and it should be allowed a larger increase now by an amount equal to the lost premium resulting from the Bureau not approving a previous rate increase for the full amount requested. As shown in Attachment 7, this lost historical premium is equal to 27.0% 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 (27.0%) and the increase justified by restating premium since inception (44.7%), the company believes a rate increase of 71.7% is justified.

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

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

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

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

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

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

    Attachment 8 to this supplement provides the rate increase history and the status of the current rate increase being requested for each jurisdiction in which these policy forms are in force.

15. *If approved, please explain what, if any, options will be offered to policyholders in lieu of accepting the rate increase.*

    In addition to the option to reduce their daily benefit, insureds will also be given the option to reduce coverage in other ways to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. Other options available to insureds include but are not limited to lengthening their elimination period, shortening their benefit period, reducing the level of 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 71.7% is being requested at this time.

17. *Does the company have other blocks of long term care business? If so, how has the experience on those blocks developed? If applicable, has the company considered combining different blocks for rate making purposes?*

    Table 1 below provides a list of all of MetLife USA's individual LTC products currently in force nationwide and in Virginia as of December 31, 2012. MetLife USA is currently in the process of filing rate increases for most of the policy forms listed below in every jurisdiction where they are in-force. At the time of the first round of rate increases, the company had decided to keep each block separate from one another unless specific state regulations required otherwise. Since then, the company has maintained the initially filed groups.

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
LTC4 Tax-Qualified Comprehensive Policy Forms

Voluntary Lapse

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

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

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

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

In the year of rate increase implementation, an additional 2.9% of in-force policyholders are assumed to lapse, and a 7.2% 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
LTC4 Tax-Qualified Comprehensive 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
LTC4 Tax-Qualified Comprehensive 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
LTC4 Tax-Qualified Comprehensive Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1997	0	0	0	0	
1998	232,168	232,168	0	0	
1999	858,900	852,957	0	5,943	
2000	3,780,873	3,716,519	0	64,354	
2001	5,217,615	5,217,615	0	0	
2002	8,541,495	8,339,276	0	202,218	
2003	9,988,554	9,628,012	0	360,542	
2004	11,245,191	10,938,660	0	306,531	
2005	17,143,967	16,431,804	0	712,163	
2006	17,919,412	16,674,503	0	1,244,909	
2007	27,152,207	24,230,246	0	2,921,961	
2008	28,447,079	23,667,899	0	4,779,181	
2009	35,483,747	26,637,198	0	8,846,549	
2010	43,786,333	24,077,400	844,961	18,863,971	
2011	47,959,838	15,935,043	3,569,826	28,454,970	
2012	46,326,283	3,190,542	18,486,845	24,648,897	714,492,431
Total	304,083,661	189,769,841	22,901,631	91,412,190	714,492,431

** 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: LTC4 Tax-Qualified Comprehensive Forms

Original Pricing Assumptions

Mortality: 1983 Group Annuity Mortality table

Voluntary Lapse Rates:

Duration	Rate
1+	4.25%

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: 6.5%

2011 Rate Increase Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

Duration	Factor
1	30%
2	40%
3	45%
4	50%
5	55%
6	60%
7	65%
8	67%
9	70%
10	72%
11	75%
12	77%
13	80%
14	82%
15	85%
16	87%
17	90%
18	92%
19	94%
20+	95%

Attachment 3
MetLife Insurance Company USA
Original Pricing & Prior Rate Increase Assumptions Comparison

Policy Form: LTC4 Tax-Qualified Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

Voluntary Lapse Rates:

Duration	Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11	0.80%
12	0.80%
13	0.80%
14	0.95%
15	0.95%
16	0.95%
17	0.95%
18	0.95%
19	0.95%
20+	1.25%

In the year of rate increase implementation, an additional 2.0% of in-force policyholders is assumed to lapse, and a 2.0% reduction in premium and claims is expected due to the election of reduced benefits.

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

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

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

It should be recognized that considerable judgment was made with respect to expected claim costs for non-institutional benefits. After using all available data, total expected claim costs were developed which represent reasonable estimates of aggregate long term experience under the applicable underwriting criteria.

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

Actual-to-expected adjustment factors were developed from actual emerging experience through March 2009 and are shown in the following table.

Attachment 3
MetLife Insurance Company USA
Original Pricing & Prior Rate Increase Assumptions Comparison

Policy Form: LTC4 Tax-Qualified Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

Morbidity (Continued):

	Policy Years	
Duration	**1997**	**1998 and Later**
1	156.0%	134.0%
2	156.0%	134.0%
3	156.0%	134.0%
4	156.0%	134.0%
5	178.0%	155.0%
6	178.0%	155.0%
7	178.0%	155.0%
8	178.0%	165.0%
9	178.0%	165.0%
10	178.0%	165.0%
11	178.0%	165.0%
12	178.0%	165.0%
13	178.0%	165.0%
14	173.6%	160.9%
15	169.2%	156.9%
16	165.0%	152.9%
17	160.9%	149.1%
18	156.8%	145.4%
19	152.9%	141.7%
20	149.1%	138.2%
21	145.4%	134.7%
22	141.7%	131.4%
23	138.2%	128.1%
24	134.7%	124.9%
25	131.4%	121.8%
26	128.1%	118.7%
27	124.9%	115.8%
28	121.8%	112.9%
29	118.7%	110.0%
30 +	115.7%	107.3%

Interest Rate: The company has indicated that the assets backing the liabilities on this business are currently earning 6.15%. As such, the company believes that a 4.5% interest rate is a conservative long-term after-tax expected investment earnings rate for this business. However, pursuant to Virginia regulation (and consistent with our April 7 submission), all accumulating and discounting in this filing occur at an interest rate consistent with that assumed in the determination of premiums (6.5%).

Attachment 4
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC4 Tax-Qualified Comprehensive Policy Forms
Experience as of December 31, 2012

Nationwide Experience With No Increase

1	Present Value of Future Claims:	1,357,423,924
2	Active Life Reserves at 12/31/2012:	714,492,431
3	Present Value of Future Premium:	489,403,271
	Anticipated Loss Ratio = (1 - 2) / 3:	**131.4%**

Nationwide Experience With 71.7% Increase

1	Present Value of Future Claims:	1,262,786,240
2	Active Life Reserves at 12/31/2012:	714,492,431
3	Present Value of Future Premium:	709,209,458
	Anticipated Loss Ratio = (1 - 2) / 3:	**77.3%**

Virginia-Specific Experience With No Increase

1	Present Value of Future Claims:	39,479,510
2	Active Life Reserves at 12/31/2012:	19,907,420
3	Present Value of Future Premium:	12,389,339
	Anticipated Loss Ratio = (1 - 2) / 3:	**158.0%**

Virginia-Specific Experience With 71.7% Increase

1	Present Value of Future Claims:	36,654,037
2	Active Life Reserves at 12/31/2012:	19,907,420
3	Present Value of Future Premium:	18,057,852
	Anticipated Loss Ratio = (1 - 2) / 3:	**92.7%**

Future claims, active life reserves, and future premium are discounted at an interest rate representing the historical and projected long-term after-tax net investment earnings rate for this business, for all policy forms, consistent with that assumed in the determination of premiums of the LTC4 Tax-Qualified Comprehensive policy forms.

Attachment 5
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	5,370	0	0	0.0%	15	12,966	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	17,275,246	3,344	232,168	1.3%	10,311	39,406,662	7,629	529,600	1.3%				0.0104		0.9896		5.85%	2.2811
Historical	1999	68,894,044	189,122	858,900	1.2%	23,193	148,466,137	407,557	1,850,923	1.2%				0.0272		0.9728		5.85%	2.1550
Experience	2000	120,819,879	484,105	3,780,873	3.1%	33,816	245,971,303	985,566	7,697,295	3.1%				0.0319		0.9681		5.85%	2.0359
	2001	140,774,998	1,566,727	5,217,615	3.7%	33,187	270,752,137	3,013,282	10,035,023	3.7%				0.0395		0.9605		5.85%	1.9233
	2002	137,417,551	2,818,225	8,541,495	6.2%	32,244	249,682,948	5,120,617	15,519,601	6.2%				0.0284		0.9716		5.85%	1.8170
	2003	134,362,236	4,197,095	9,988,554	7.4%	31,479	230,634,470	7,204,366	17,145,478	7.4%				0.0237		0.9763		5.85%	1.7165
	2004	131,609,978	5,352,938	11,245,191	8.5%	30,648	213,420,497	8,680,395	18,235,352	8.5%				0.0264		0.9736		5.85%	1.6216
	2005	127,729,242	6,565,264	17,143,967	13.4%	29,739	195,676,180	10,057,726	26,263,884	13.4%				0.0297		0.9703		5.85%	1.5320
	2006	124,627,751	6,231,691	17,919,412	14.4%	29,077	180,369,334	9,018,906	25,934,131	14.4%				0.0223		0.9777		5.85%	1.4473
	2007	122,828,538	4,592,163	27,152,207	22.1%	28,493	167,937,446	6,278,640	37,123,883	22.1%				0.0201		0.9799		5.85%	1.3673
	2008	121,219,030	24,317,045	28,447,079	23.5%	27,895	156,573,905	31,409,381	36,743,986	23.5%				0.0210		0.9790		5.85%	1.2917
	2009	119,166,735	36,635,777	35,483,747	29.8%	27,194	145,413,234	44,704,815	43,299,050	29.8%				0.0251		0.9749		5.85%	1.2203
	2010	116,477,320	39,890,871	43,786,333	37.6%	26,506	134,273,584	45,985,693	50,476,331	37.6%				0.0253		0.9747		5.85%	1.1528
	2011	112,478,978	39,074,589	47,959,838	42.6%	25,671	122,495,713	42,554,348	52,230,867	42.6%				0.0315		0.9685		5.85%	1.0891
	2012	109,610,808	47,006,184	46,326,283	42.3%	25,014	112,772,503	48,362,065	47,662,553	42.3%				0.0256		0.9744		5.85%	1.0288
	2013	106,523,444	53,949,615	66,151,218	62.1%	24,029	103,709,767	52,524,607	64,403,920	62.1%	1.0000	1.3710	1.0000	0.0394	0.0000	0.9606	1.0416	5.50%	0.9736
Projected	2014	101,244,904	70,471,521	72,389,462	71.5%	22,985	93,475,108	65,063,354	66,834,107	71.5%	1.0000	1.1514	1.0000	0.0435	0.0000	0.9565	0.9504	5.47%	0.9233
Future	2015	95,775,767	78,341,569	77,868,133	81.3%	21,908	83,917,613	68,641,972	68,227,153	81.3%	1.0000	1.1371	1.0000	0.0469	0.0000	0.9531	0.9460	5.43%	0.8762
Experience	2016	90,198,760	81,850,819	83,080,120	92.1%	20,803	75,055,003	68,108,624	69,131,534	92.1%	1.0000	1.1329	1.0000	0.0504	0.0000	0.9496	0.9418	5.39%	0.8321
	2017	84,549,089	85,666,313	88,184,933	104.3%	19,674	66,849,936	67,733,285	69,724,667	104.3%	1.0000	1.1324	1.0000	0.0543	0.0000	0.9457	0.9374	5.36%	0.7907
	2018	78,847,686	89,278,619	92,578,041	117.4%	18,515	59,239,793	67,076,754	69,555,674	117.4%	1.0000	1.1257	1.0000	0.0589	0.0000	0.9411	0.9326	5.34%	0.7513
	2019	73,120,601	93,395,674	95,982,319	131.3%	17,337	52,185,268	66,655,337	68,501,393	131.3%	1.0000	1.1180	1.0000	0.0636	0.0000	0.9364	0.9274	5.33%	0.7137
	2020	67,451,479	97,100,132	98,538,824	146.1%	16,160	45,707,888	65,799,031	66,773,947	146.1%	1.0000	1.1129	1.0000	0.0679	0.0000	0.9321	0.9225	5.33%	0.6776
	2021	61,941,192	100,222,807	100,671,469	162.5%	15,007	39,837,025	64,457,566	64,746,119	162.5%	1.0000	1.1125	1.0000	0.0714	0.0000	0.9286	0.9183	5.33%	0.6431
	2022	56,648,122	102,822,404	102,469,177	180.9%	13,882	34,561,259	62,732,385	62,516,880	180.9%	1.0000	1.1130	1.0000	0.0749	0.0000	0.9251	0.9145	5.34%	0.6101
	2023	51,589,483	104,976,702	103,801,257	201.2%	12,790	29,861,019	60,762,604	60,082,233	201.2%	1.0000	1.1123	1.0000	0.0787	0.0000	0.9213	0.9107	5.35%	0.5788
	2024	46,779,590	106,687,298	104,624,933	223.7%	11,735	25,696,654	58,604,757	57,471,872	223.7%	1.0000	1.1116	1.0000	0.0825	0.0000	0.9175	0.9068	5.35%	0.5493
	2025	42,229,877	107,935,613	104,948,148	248.5%	10,720	22,014,385	56,266,708	54,709,346	248.5%	1.0000	1.1112	1.0000	0.0865	0.0000	0.9135	0.9027	5.35%	0.5213
	2026	37,948,814	108,702,350	104,768,389	276.1%	9,748	18,776,163	53,783,316	51,836,887	276.1%	1.0000	1.1109	1.0000	0.0906	0.0000	0.9094	0.8986	5.35%	0.4948
	2027	33,941,910	108,959,587	104,025,646	306.5%	8,823	15,944,679	51,185,264	48,867,477	306.5%	1.0000	1.1101	1.0000	0.0949	0.0000	0.9051	0.8944	5.35%	0.4698
	2028	30,211,780	108,673,659	102,692,324	339.9%	7,947	13,480,792	48,491,249	45,822,318	339.9%	1.0000	1.1091	1.0000	0.0993	0.0000	0.9007	0.8901	5.34%	0.4462
	2029	26,758,267	107,824,209	100,759,360	376.6%	7,121	11,346,813	45,722,736	42,726,895	376.6%	1.0000	1.1078	1.0000	0.1038	0.0000	0.8962	0.8857	5.34%	0.4240
	2030	23,578,595	106,410,181	98,280,911	416.8%	6,349	9,506,298	42,901,916	39,624,397	416.8%	1.0000	1.1069	1.0000	0.1085	0.0000	0.8915	0.8812	5.33%	0.4032
	2031	20,667,594	104,416,229	95,165,963	460.5%	5,629	7,926,417	40,045,617	36,497,963	460.5%	1.0000	1.1047	1.0000	0.1133	0.0000	0.8867	0.8765	5.32%	0.3835
	2032	18,017,961	101,803,097	91,392,007	507.2%	4,964	6,577,219	37,161,877	33,361,446	507.2%	1.0000	1.1016	1.0000	0.1182	0.0000	0.8818	0.8718	5.30%	0.3650
	2033	15,620,524	98,543,870	86,984,377	556.9%	4,352	5,430,112	34,256,482	30,238,094	556.9%	1.0000	1.0979	1.0000	0.1233	0.0000	0.8767	0.8669	5.29%	0.3476
	2034	13,464,498	94,649,531	82,051,860	609.4%	3,793	4,459,152	31,345,887	27,173,810	609.4%	1.0000	1.0943	1.0000	0.1285	0.0000	0.8715	0.8620	5.27%	0.3312
	2035	11,537,734	90,168,007	76,663,715	664.5%	3,285	3,641,835	28,461,136	24,198,566	664.5%	1.0000	1.0904	1.0000	0.1337	0.0000	0.8663	0.8569	5.26%	0.3156
	2036	9,826,979	85,165,619	70,932,430	721.8%	2,829	2,959,318	25,646,964	21,360,750	721.8%	1.0000	1.0863	1.0000	0.1391	0.0000	0.8609	0.8517	5.24%	0.3011
	2037	8,318,115	79,732,348	64,984,980	781.2%	2,420	2,393,642	22,943,985	18,700,244	781.2%	1.0000	1.0823	1.0000	0.1445	0.0000	0.8555	0.8465	5.22%	0.2878
	2038	6,996,407	73,981,528	58,959,161	842.7%	2,057	1,926,660	20,372,925	16,236,088	842.7%	1.0000	1.0787	1.0000	0.1500	0.0000	0.8500	0.8411	5.19%	0.2754
	2039	5,846,757	68,031,860	52,967,211	905.9%	1,737	1,542,155	17,944,245	13,970,758	905.9%	1.0000	1.0750	1.0000	0.1556	0.0000	0.8444	0.8357	5.16%	0.2638
	2040	4,853,947	62,003,878	47,118,567	970.7%	1,457	1,226,919	15,672,547	11,910,028	970.7%	1.0000	1.0715	1.0000	0.1611	0.0000	0.8389	0.8302	5.13%	0.2528
	2041	4,002,865	56,017,860	41,522,461	1037.3%	1,214	969,976	13,574,274	10,061,742	1037.3%	1.0000	1.0686	1.0000	0.1667	0.0000	0.8333	0.8247	5.10%	0.2423
	2042	3,278,714	50,184,145	36,269,075	1106.2%	1,005	761,839	11,660,745	8,427,451	1106.2%	1.0000	1.0664	1.0000	0.1723	0.0000	0.8277	0.8191	5.07%	0.2324
	2043	2,667,217	44,600,229	31,430,870	1178.4%	826	594,326	9,938,097	7,003,619	1178.4%	1.0000	1.0653	1.0000	0.1779	0.0000	0.8221	0.8135	5.05%	0.2228
	2044	2,154,799	39,347,096	27,067,692	1256.2%	675	460,375	8,406,546	5,783,039	1256.2%	1.0000	1.0660	1.0000	0.1835	0.0000	0.8165	0.8079	5.02%	0.2137
	2045	1,728,733	34,496,100	23,241,881	1344.4%	547	354,066	7,065,223	4,760,221	1344.4%	1.0000	1.0703	1.0000	0.1890	0.0000	0.8110	0.8023	5.00%	0.2048
	2046	1,377,235	30,103,956	19,963,988	1449.6%	441	270,349	5,909,356	3,918,897	1449.6%	1.0000	1.0782	1.0000	0.1945	0.0000	0.8055	0.7967	4.98%	0.1963
	2047	1,089,534	26,192,725	17,159,321	1574.9%	352	204,942	4,926,859	3,227,673	1574.9%	1.0000	1.0865	1.0000	0.2000	0.0000	0.8000	0.7911	4.96%	0.1881
	2048	855,907	22,736,437	14,685,438	1715.8%	280	154,256	4,097,689	2,646,693	1715.8%	1.0000	1.0894	1.0000	0.2054	0.0000	0.7946	0.7856	4.95%	0.1802
	2049	667,692	19,677,838	12,474,415	1868.3%	221	115,304	3,398,167	2,154,207	1868.3%	1.0000	1.0889	1.0000	0.2107	0.0000	0.7893	0.7801	4.93%	0.1727
	2050	517,260	16,961,934	10,506,648	2031.2%	173	85,594	2,806,795	1,738,599	2031.2%	1.0000	1.0872	1.0000	0.2160	0.0000	0.7840	0.7747	4.91%	0.1655
	2051	397,980	14,547,402	8,779,090	2205.9%	135	63,101	2,306,550	1,391,961	2205.9%	1.0000	1.0860	1.0000	0.2211	0.0000	0.7789	0.7694	4.90%	0.1586
	2052	304,150	12,405,783	7,273,607	2391.5%	104	46,217	1,885,109	1,105,254	2391.5%	1.0000	1.0841	1.0000	0.2261	0.0000	0.7739	0.7642	4.89%	0.1520
	Past	1,705,297,705	218,925,141	304,083,661	17.8%	414,482	2,613,859,018	263,790,986	390,747,956	14.9%									
	Future	1,243,531,962	2,939,036,544	2,679,409,420	215.5%	304,029	843,329,234	1,416,338,539	1,357,423,924	161.0%									
	Lifetime	2,948,829,667	3,157,961,685	2,983,493,082	101.2%	718,511	3,457,188,253	1,680,129,525	1,748,171,880	50.6%									

Attachment 6
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	352,836	0	0	0.0%	252	804,856	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	1,506,588	0	0	0.0%	665	3,246,687	0	0	0.0%				0.0104		0.9896		5.85%	2.1550
Experience	2000	2,872,622	15,496	44,116	1.5%	990	5,848,232	31,548	89,813	1.5%				0.0246		0.9754		5.85%	2.0359
	2001	3,348,016	23,470	0	0.0%	962	6,439,228	45,139	0	0.0%				0.0428		0.9572		5.85%	1.9233
	2002	3,237,324	25,634	421,815	13.0%	938	5,882,105	46,577	766,424	13.0%				0.0249		0.9751		5.85%	1.8170
	2003	3,131,638	134,990	148,585	4.7%	908	5,375,496	231,712	255,047	4.7%				0.0320		0.9680		5.85%	1.7165
	2004	3,068,492	146,001	7,692	0.3%	890	4,975,908	236,757	12,473	0.3%				0.0198		0.9802		5.85%	1.6216
	2005	3,019,426	139,273	255,225	8.5%	878	4,625,642	213,361	390,994	8.5%				0.0135		0.9865		5.85%	1.5320
	2006	2,970,430	109,493	382,738	12.9%	868	4,298,998	158,465	553,924	12.9%				0.0114		0.9886		5.85%	1.4473
	2007	2,906,434	23,992	95,512	3.3%	851	3,973,825	32,802	130,588	3.3%				0.0196		0.9804		5.85%	1.3673
	2008	2,873,647	321,492	493,698	17.2%	843	3,711,778	415,259	637,690	17.2%				0.0094		0.9906		5.85%	1.2917
	2009	2,823,437	615,986	540,347	19.1%	826	3,445,299	751,657	659,358	19.1%				0.0202		0.9798		5.85%	1.2203
	2010	2,738,623	618,638	931,992	34.0%	805	3,157,051	713,159	1,074,389	34.0%				0.0254		0.9746		5.85%	1.1528
	2011	2,627,969	578,265	1,014,642	38.6%	780	2,862,001	629,762	1,105,000	38.6%				0.0311		0.9689		5.85%	1.0891
	2012	2,509,013	801,068	631,621	25.2%	761	2,581,385	824,175	649,840	25.2%				0.0244		0.9756		5.85%	1.0288
	2013	2,441,409	904,259	1,243,033	50.9%	736	2,376,923	880,374	1,210,200	50.9%	1.0000	1.9908	1.0000	0.0323	0.0000	0.9677	0.9886	5.50%	0.9736
Projected	2014	2,345,712	1,248,228	1,406,553	60.0%	710	2,165,696	1,152,436	1,298,610	60.0%	1.0000	1.1777	1.0000	0.0356	0.0000	0.9644	0.9608	5.47%	0.9233
Future	2015	2,245,496	1,466,183	1,563,276	69.6%	683	1,967,477	1,284,652	1,369,724	69.6%	1.0000	1.1610	1.0000	0.0383	0.0000	0.9617	0.9573	5.43%	0.8762
Experience	2016	2,142,248	1,617,995	1,726,449	80.6%	655	1,782,579	1,346,345	1,436,590	80.6%	1.0000	1.1576	1.0000	0.0411	0.0000	0.9589	0.9540	5.39%	0.8321
	2017	2,036,318	1,749,525	1,904,136	93.5%	626	1,610,044	1,383,287	1,505,532	93.5%	1.0000	1.1603	1.0000	0.0441	0.0000	0.9559	0.9506	5.36%	0.7907
	2018	1,927,639	1,889,517	2,082,803	108.0%	596	1,448,273	1,419,631	1,564,850	108.0%	1.0000	1.1555	1.0000	0.0480	0.0000	0.9520	0.9466	5.34%	0.7513
	2019	1,815,939	2,056,075	2,245,328	123.6%	565	1,296,013	1,467,396	1,602,462	123.6%	1.0000	1.1443	1.0000	0.0523	0.0000	0.9477	0.9421	5.33%	0.7137
	2020	1,702,887	2,224,197	2,400,163	140.9%	533	1,153,946	1,507,207	1,626,449	140.9%	1.0000	1.1399	1.0000	0.0560	0.0000	0.9440	0.9377	5.33%	0.6776
	2021	1,590,683	2,389,220	2,554,091	160.6%	502	1,023,036	1,536,609	1,642,645	160.6%	1.0000	1.1392	1.0000	0.0590	0.0000	0.9410	0.9341	5.33%	0.6431
	2022	1,480,654	2,551,199	2,709,024	183.0%	471	903,353	1,556,498	1,652,787	183.0%	1.0000	1.1395	1.0000	0.0621	0.0000	0.9379	0.9308	5.34%	0.6101
	2023	1,373,193	2,710,958	2,856,261	208.0%	440	794,832	1,569,157	1,653,260	208.0%	1.0000	1.1369	1.0000	0.0653	0.0000	0.9347	0.9274	5.35%	0.5788
	2024	1,268,675	2,864,727	2,986,630	235.4%	410	696,900	1,573,633	1,640,596	235.4%	1.0000	1.1318	1.0000	0.0688	0.0000	0.9312	0.9239	5.35%	0.5493
	2025	1,167,450	3,010,082	3,112,275	266.6%	380	608,590	1,569,152	1,622,425	266.6%	1.0000	1.1324	1.0000	0.0724	0.0000	0.9276	0.9202	5.35%	0.5213
	2026	1,069,839	3,148,062	3,233,666	302.3%	351	529,331	1,557,586	1,599,940	302.3%	1.0000	1.1338	1.0000	0.0761	0.0000	0.9239	0.9164	5.35%	0.4948
	2027	976,138	3,275,813	3,331,977	341.3%	323	458,554	1,538,858	1,565,242	341.3%	1.0000	1.1293	1.0000	0.0801	0.0000	0.9199	0.9124	5.35%	0.4698
	2028	886,610	3,388,999	3,407,996	384.4%	296	395,614	1,512,205	1,520,681	384.4%	1.0000	1.1261	1.0000	0.0842	0.0000	0.9158	0.9083	5.34%	0.4462
	2029	801,486	3,485,402	3,466,685	432.5%	270	339,869	1,477,981	1,470,044	432.5%	1.0000	1.1253	1.0000	0.0885	0.0000	0.9115	0.9040	5.34%	0.4240
	2030	720,962	3,561,386	3,496,333	485.0%	244	290,674	1,435,862	1,409,634	485.0%	1.0000	1.1212	1.0000	0.0930	0.0000	0.9070	0.8995	5.33%	0.4032
	2031	645,197	3,611,851	3,492,124	541.2%	221	247,445	1,385,214	1,339,296	541.2%	1.0000	1.1161	1.0000	0.0977	0.0000	0.9023	0.8949	5.32%	0.3835
	2032	574,311	3,631,234	3,450,935	600.9%	198	209,645	1,325,534	1,259,718	600.9%	1.0000	1.1102	1.0000	0.1025	0.0000	0.8975	0.8901	5.30%	0.3650
	2033	508,384	3,615,906	3,373,503	663.6%	177	176,728	1,256,986	1,172,720	663.6%	1.0000	1.1043	1.0000	0.1075	0.0000	0.8925	0.8852	5.29%	0.3476
	2034	447,449	3,566,449	3,268,186	730.4%	157	148,186	1,181,131	1,082,353	730.4%	1.0000	1.1007	1.0000	0.1126	0.0000	0.8874	0.8801	5.27%	0.3312
	2035	391,491	3,483,939	3,131,603	799.9%	138	123,572	1,099,690	988,477	799.9%	1.0000	1.0952	1.0000	0.1179	0.0000	0.8821	0.8749	5.26%	0.3156
	2036	340,447	3,370,247	2,968,903	872.1%	121	102,523	1,014,924	894,062	872.1%	1.0000	1.0902	1.0000	0.1232	0.0000	0.8768	0.8696	5.24%	0.3011
	2037	294,205	3,230,476	2,794,050	949.7%	106	84,661	929,610	804,023	949.7%	1.0000	1.0890	1.0000	0.1287	0.0000	0.8713	0.8642	5.22%	0.2878
	2038	252,610	3,069,135	2,603,780	1030.8%	91	69,563	845,174	717,025	1030.8%	1.0000	1.0853	1.0000	0.1343	0.0000	0.8657	0.8586	5.19%	0.2754
	2039	215,466	2,888,372	2,396,279	1112.1%	79	56,832	761,844	632,048	1112.1%	1.0000	1.0790	1.0000	0.1399	0.0000	0.8601	0.8530	5.16%	0.2638
	2040	182,547	2,691,411	2,180,376	1194.4%	67	46,142	680,300	551,127	1194.4%	1.0000	1.0740	1.0000	0.1456	0.0000	0.8544	0.8472	5.13%	0.2528
	2041	153,595	2,483,843	1,964,391	1278.9%	57	37,219	601,886	476,012	1278.9%	1.0000	1.0708	1.0000	0.1513	0.0000	0.8487	0.8414	5.10%	0.2423
	2042	128,335	2,270,779	1,750,893	1364.3%	48	29,820	527,636	406,836	1364.3%	1.0000	1.0668	1.0000	0.1570	0.0000	0.8430	0.8355	5.07%	0.2324
	2043	106,472	2,057,174	1,546,023	1452.1%	40	23,725	458,392	344,494	1452.1%	1.0000	1.0643	1.0000	0.1627	0.0000	0.8373	0.8296	5.05%	0.2228
	2044	87,706	1,847,815	1,354,176	1544.0%	33	18,739	394,788	289,321	1544.0%	1.0000	1.0633	1.0000	0.1684	0.0000	0.8316	0.8238	5.02%	0.2137
	2045	71,736	1,648,099	1,185,146	1652.1%	28	14,692	337,551	242,732	1652.1%	1.0000	1.0700	1.0000	0.1739	0.0000	0.8261	0.8179	5.00%	0.2048
	2046	58,260	1,463,385	1,039,722	1784.6%	23	11,436	287,260	204,096	1784.6%	1.0000	1.0802	1.0000	0.1793	0.0000	0.8207	0.8121	4.98%	0.1963
	2047	46,986	1,296,291	913,876	1945.0%	19	8,838	243,833	171,900	1945.0%	1.0000	1.0899	1.0000	0.1846	0.0000	0.8154	0.8065	4.96%	0.1881
	2048	37,634	1,146,276	800,664	2127.5%	15	6,783	206,588	144,300	2127.5%	1.0000	1.0938	1.0000	0.1897	0.0000	0.8103	0.8010	4.95%	0.1802
	2049	29,942	1,011,354	697,120	2328.2%	12	5,171	174,651	120,386	2328.2%	1.0000	1.0944	1.0000	0.1947	0.0000	0.8053	0.7956	4.93%	0.1727
	2050	23,667	889,090	600,470	2537.1%	10	3,916	147,123	99,364	2537.1%	1.0000	1.0897	1.0000	0.1994	0.0000	0.8006	0.7904	4.91%	0.1655
	2051	18,589	777,964	513,140	2760.4%	8	2,947	123,349	81,360	2760.4%	1.0000	1.0880	1.0000	0.2039	0.0000	0.7961	0.7854	4.90%	0.1586
	2052	14,513	677,073	435,562	3001.3%	6	2,205	102,884	66,185	3001.3%	1.0000	1.0873	1.0000	0.2082	0.0000	0.7918	0.7807	4.89%	0.1520
	Past	39,986,496	3,553,798	4,967,982	12.4%	12,217	61,228,492	4,330,372	6,325,541	10.3%									
	Future	32,622,882	94,269,993	88,187,600	270.3%	10,443	21,272,494	39,855,215	39,479,510	185.6%									
	Lifetime	72,609,378	97,823,791	93,155,582	128.3%	22,660	82,500,986	44,185,588	45,805,050	55.5%									

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
LTC4 Tax-Qualified Comprehensive 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
	1997	2,400	0	5,796	0	5,796	5,796	0	0.0%	5.85%	2.415
	1998	7,721,639	232,168	17,613,876	529,600	17,613,876	17,613,876	0	3.0%	5.85%	2.281
Historical	1999	30,794,061	858,900	66,360,966	1,850,923	66,360,966	66,360,966	0	2.8%	5.85%	2.155
Experience	2000	54,003,721	3,780,873	109,943,544	7,697,295	109,943,544	109,943,544	0	7.0%	5.85%	2.036
	2001	62,923,203	5,217,615	121,020,009	10,035,023	121,020,009	121,020,009	0	8.3%	5.85%	1.923
	2002	61,422,501	8,541,495	111,602,564	15,519,601	111,602,564	111,602,564	0	13.9%	5.85%	1.817
	2003	60,056,845	9,988,554	103,088,330	17,145,478	103,088,330	103,088,330	0	16.6%	5.85%	1.717
	2004	58,826,648	11,245,191	95,394,078	18,235,352	95,394,078	95,394,078	0	19.1%	5.85%	1.622
	2005	57,092,048	17,143,967	87,462,775	26,263,884	96,209,052	87,462,775	8,746,277	30.0%	5.85%	1.532
	2006	55,705,753	17,919,412	80,620,965	25,934,131	96,745,158	80,620,965	16,124,193	32.2%	5.85%	1.447
	2007	54,901,546	27,152,207	75,064,195	37,123,883	90,077,034	75,064,195	15,012,839	49.5%	5.85%	1.367
	2008	54,182,133	28,447,079	69,984,952	36,743,986	83,981,943	69,984,952	13,996,990	52.5%	5.85%	1.292
	2009	53,264,804	35,483,747	64,996,388	43,299,050	77,995,666	64,996,388	12,999,278	66.6%	5.85%	1.220
	2010	52,062,697	43,786,333	60,017,219	50,476,331	72,020,663	60,017,219	12,003,444	84.1%	5.85%	1.153
	2011	50,275,529	47,959,838	54,752,780	52,230,867	75,558,837	63,047,827	12,511,010	95.4%	5.85%	1.089
	2012	48,993,523	46,326,283	50,406,728	47,662,553	78,634,496	65,679,967	12,954,529	94.6%	5.85%	1.029
	2013	47,613,542	66,151,218	46,355,893	64,403,920	72,315,193	60,401,728	11,913,464	138.9%	5.50%	0.974
	2014	45,254,155	72,389,462	41,781,234	66,834,107	65,178,725	54,440,948		160.0%	5.40%	0.923
Projected	2015	42,809,576	77,868,133	37,509,253	68,227,153	58,514,434	48,874,556		181.9%	5.34%	0.876
Future	2016	40,316,782	83,080,120	33,547,869	69,131,534	52,334,675	43,712,873		206.1%	5.25%	0.832
Experience	2017	37,791,508	88,184,933	29,880,391	69,724,667	46,613,411	38,934,150		233.3%	5.23%	0.791
	2018	35,243,111	92,578,041	26,478,832	69,555,674	41,306,977	34,501,918		262.7%	5.24%	0.751
	2019	32,683,235	95,982,319	23,325,620	68,501,393	36,387,968	30,393,283		293.7%	5.30%	0.714
	2020	30,149,268	98,538,824	20,430,380	66,773,947	31,871,392	26,620,785		326.8%	5.34%	0.678
	2021	27,686,295	100,671,469	17,806,238	64,746,119	27,777,732	23,201,529		363.6%	5.39%	0.643
	2022	25,320,414	102,469,177	15,448,092	62,516,880	24,099,023	20,128,864		404.7%	5.44%	0.610
	2023	23,059,318	103,801,257	13,347,192	60,082,233	20,821,620	17,391,391		450.1%	5.37%	0.579
	2024	20,909,406	104,624,933	11,485,816	57,471,872	17,917,873	14,966,018		500.4%	5.37%	0.549
	2025	18,875,789	104,948,148	9,839,926	54,709,346	15,350,285	12,821,424		556.0%	5.37%	0.521
	2026	16,962,252	104,768,389	8,392,515	51,836,887	13,092,324	10,935,448		617.7%	5.35%	0.495
	2027	15,171,257	104,025,646	7,126,906	48,867,477	11,117,974	9,286,359		685.7%	5.30%	0.470
	2028	13,503,974	102,692,324	6,025,605	45,822,318	9,399,944	7,851,364		760.5%	5.26%	0.446
	2029	11,960,333	100,759,360	5,071,766	42,726,895	7,911,955	6,608,511		842.4%	5.20%	0.424
	2030	10,539,092	98,280,911	4,249,098	39,624,397	6,628,592	5,536,574		932.5%	5.16%	0.403
	2031	9,237,942	95,165,963	3,542,927	36,497,963	5,526,966	4,616,434		1030.2%	5.09%	0.384
	2032	8,053,616	91,392,007	2,939,866	33,361,446	4,586,191	3,830,646		1134.8%	5.03%	0.365
	2033	6,982,017	86,984,377	2,427,136	30,238,094	3,786,332	3,162,558		1245.8%	4.98%	0.348
	2034	6,018,322	82,051,860	1,993,139	27,173,810	3,109,297	2,597,060		1363.4%	4.95%	0.331
	2035	5,157,103	76,663,715	1,627,817	24,198,566	2,539,394	2,121,045		1486.6%	4.89%	0.316
	2036	4,392,435	70,932,430	1,322,748	21,360,750	2,063,486	1,723,540		1614.9%	4.74%	0.301
	2037	3,718,007	64,984,980	1,069,903	18,700,244	1,669,049	1,394,084		1747.8%	4.56%	0.288
	2038	3,127,234	58,959,161	861,173	16,236,088	1,343,430	1,122,109		1885.3%	4.44%	0.275
	2039	2,613,367	52,967,211	689,308	13,970,758	1,075,320	898,168		2026.8%	4.37%	0.264
	2040	2,169,603	47,118,567	548,405	11,910,028	855,511	714,571		2171.8%	4.33%	0.253
	2041	1,789,189	41,522,461	433,557	10,061,742	676,349	564,925		2320.7%	4.29%	0.242
	2042	1,465,510	36,269,075	340,525	8,427,451	531,219	443,704		2474.8%	4.28%	0.232
	2043	1,192,185	31,430,870	265,650	7,003,619	414,414	346,142		2636.4%	4.28%	0.223
	2044	963,146	27,067,692	205,777	5,783,039	321,012	268,128		2810.3%	4.31%	0.214
	2045	772,704	23,241,881	158,259	4,760,221	246,884	206,212		3007.9%	4.32%	0.205
	2046	615,592	19,963,988	120,840	3,918,897	188,510	157,454		3243.1%	4.36%	0.196
	2047	486,997	17,159,321	91,604	3,227,673	142,903	119,360		3523.5%	4.36%	0.188
	2048	382,571	14,685,438	68,949	2,646,693	107,561	89,841		3838.6%	4.38%	0.180
	2049	298,443	12,474,415	51,538	2,154,207	80,399	67,154		4179.8%	4.35%	0.173
	2050	231,203	10,506,648	38,259	1,738,599	59,683	49,851		4544.3%	4.37%	0.165
	2051	177,888	8,779,090	28,205	1,391,961	44,000	36,751		4935.2%	4.36%	0.159
	2052	135,948	7,273,607	20,658	1,105,254	32,226	26,917		5350.3%	4.32%	0.152
Past (1997 - 2013)		809,842,592	370,234,879	1,214,691,058	455,151,876	1,368,567,204	1,252,305,179	116,262,025	37.5%		
Future (2014 - 2052)		508,216,788	2,613,258,202	330,592,976	1,293,020,004	515,725,043	430,762,648	0	391.1%		
Lifetime (1997 - 2052)		1,318,059,380	2,983,493,082	1,545,284,035	1,748,171,880	1,884,292,248	1,683,067,827	116,262,025	113.1%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								27.0%			

* Assumes 20% rate increase implemented mid-year 2005 and 30% rate increase implemented mid-year 2011

** Assumes 30.3% rate increase implemented mid-year 2011

Attachment 8
MetLife Insurance Company USA
Status of Filings as of March 23, 2015
All Jurisdictions in which these Forms are Active
LTC4 Tax-Qualified Comprehensive 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*	20.0%	5/14/2004	20.0%	30.0%	N/A	30.0%	56.0%	50.0%	N/A	N/A	50.0%	36,824	0.06%
Alabama	20.0%	5/19/2004	20.0%	30.0%	7/8/2010	20.0%	44.0%	62.0%	12/16/2013	1/14/2014	20.0%	216,532	0.37%
Arkansas	20.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	10.0%	96.0%	12/31/2013	1/29/2015	25.0%	60,520	0.10%
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	15.0%	85.5%	11/13/2013	4/8/2014	85.5%	464,297	0.80%
California	20.0%	6/2/2004	20.0%	30.0%	Withdrawn	Withdrawn	20.0%	86.0%	9/24/2014			2,160,291	3.73%
Colorado	20.0%	8/31/2004	20.0%	30.0%	11/22/2010	10.0%	32.0%	74.0%	11/6/2014	1/12/2015	35.0%	251,028	0.43%
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	0.0%	100.0%	9/27/2013	Disapproved	0.0%	2,806,164	4.85%
District of Columbia	20.0%	Withdrawn	0.0%	0.0%	Not Filed	Not Filed	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	151,548	0.26%
Delaware	20.0%	9/8/2004	10.0%	30.5%	7/12/2010	25.0%	37.5%	25.0%	12/13/2013	2/25/2014	25.0%	131,420	0.23%
Florida	20.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	31.0%	75.4%	11/13/2014			4,327,077	7.47%
Georgia	20.0%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	26.5%	79.5%	10/31/2013	7/16/2014	15.0%	431,053	0.74%
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	56.0%	50.0%	10/18/2013			549,728	0.95%
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	16.7%	35.4%	70.6%	12/3/2013	4/7/2014	17.0%	109,716	0.19%
Idaho	20.0%	Disapproved	0.0%	39.0%	8/19/2010	20.0%	20.0%	86.0%	2/5/2014	10/31/2014	30.0%	24,605	0.04%
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	56.0%	50.0%	10/8/2013	1/8/2015	50.0%	1,244,800	2.15%
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	9.0%	97.0%	10/30/2014	2/25/2015	13.1%	390,747	0.67%
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	32.0%	74.0%	11/13/2013	5/21/2014	62.6%	144,227	0.25%
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/12/2010	16.0%	39.2%	66.8%	12/4/2013	3/4/2014	22.0%	112,886	0.19%
Louisiana	20.0%	6/9/2004	20.0%	30.0%	Disapproved	0.0%	20.0%	86.0%	8/1/2014	1/14/2015	15.0%	170,103	0.29%
Massachusetts	20.0%	9/27/2004	16.0%	30.0%	11/26/2012	10.0%	27.6%	78.4%	5/15/2014			4,489,083	7.75%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	32.3%	15.0%	10/18/2013	2/4/2014	15.0%	3,388,143	5.85%
Maine	20.0%	6/22/2004	20.0%	12.0%	10/19/2010	12.0%	34.4%	33.8%	7/14/2014	12/30/2014	33.8%	349,796	0.60%
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	56.0%	50.0%	11/7/2013	12/3/2013	50.0%	570,659	0.99%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	51.8%	Not Filing				1,527,926	2.64%
Missouri	20.0%	7/15/2004	20.0%	30.0%	9/8/2010	30.0%	56.0%	Not Filing				412,711	0.71%
Mississippi	20.0%	8/19/2004	20.0%	30.5%	5/6/2010	30.5%	56.6%	25.0%	4/21/2014	5/20/2014	25.0%	81,094	0.14%
Montana	20.0%	7/9/2004	20.0%	30.0%	5/11/2010	30.0%	56.0%	50.0%	1/3/2014	2/6/2014	20.0%	17,220	0.03%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	44.0%	62.0%	12/2/2013	3/14/2014	62.0%	1,327,949	2.29%
North Dakota	20.0%	6/23/2004	12.0%	30.0%	7/21/2010	17.0%	31.0%	75.0%	1/2/2014	1/21/2014	15.0%	12,336	0.02%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	36.8%	69.2%	12/12/2013	9/29/2014	25.0%	135,879	0.23%
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	17.9%	88.1%	12/17/2013	Disapproved	0.0%	304,286	0.53%
New Jersey	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	0.0%	100.0%	12/9/2013	7/3/2014	52.1%	6,788,241	11.72%
New Mexico	20.0%	6/10/2004	20.0%	30.0%	Disapproved	0.0%	20.0%	86.0%	12/20/2013	5/21/2014	15.0%	35,337	0.06%
Nevada	20.0%	7/23/2004	5.0%	30.0%	Withdrawn	Withdrawn	5.0%	100.0%	2/4/2014	10/16/2014	65.0%	89,010	0.15%
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	8.0%	98.0%	11/14/2013			15,930,937	27.51%
Ohio	20.0%	6/10/2004	20.0%	33.3%	6/1/2010	33.3%	60.0%	50.0%	3/11/2014			1,776,459	3.07%
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	26.5%	79.5%	12/19/2013	3/17/2014	25.0%	90,448	0.16%
Oregon	20.0%	7/2/2004	20.0%	30.0%	6/4/2010	15.0%	38.0%	68.0%	1/17/2014	4/21/2014	30.0%	248,305	0.43%
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	37.9%	68.1%	11/6/2013	2/28/2014	15.0%	2,041,635	3.53%
Puerto Rico	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	20.0%	86.0%	2/5/2014	4/7/2014	86.0%	47,155	0.08%
Rhode Island	20.0%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	25.0%	81.0%	10/31/2013			473,823	0.82%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	44.0%	62.0%	10/21/2013	2/4/2014	20.0%	468,698	0.81%
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	39.0%	67.0%	2/7/2014	3/5/2014	67.0%	61,609	0.11%
Tennessee	20.0%	8/16/2004	20.0%	30.0%	6/24/2010	10.0%	32.0%	74.0%	12/3/2013	4/14/2014	74.0%	261,411	0.45%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	38.0%	68.0%	3/13/2014	4/28/2014	18.0%	1,031,557	1.78%
Utah	20.0%	11/18/2004	20.0%	30.0%	Disapproved	0.0%	20.0%	86.0%	7/22/2014	11/5/2014	30.0%	52,572	0.09%
Virginia	20.0%	Disapproved	0.0%	39.0%	2/25/2011	30.3%	30.3%	71.7%	6/3/2014			1,448,883	2.50%
Virgin Islands	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	20.0%	86.0%	2/6/2014	Disapproved	0.0%	903	0.00%
Vermont	20.0%	8/11/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	96.0%	12/5/2013	Disapproved	0.0%	340,713	0.59%
Washington	20.0%	7/7/2004	20.0%	30.0%	9/15/2010	2.9%	23.5%	53.8%	6/24/2014	8/14/2014	53.8%	245,238	0.42%
West Virginia	20.0%	7/20/2004	20.0%	30.0%	5/24/2010	30.0%	56.0%	50.0%	2/3/2014	9/11/2014	50.0%	47,755	0.08%
Wyoming	20.0%	5/6/2004	20.0%	30.0%	6/4/2010	30.0%	56.0%	50.0%	2/6/2014	2/7/2014	50.0%	23,065	0.04%
											Total	**57,904,402**	**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
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col H)	Actual to Expected Ratio
	1997	2,400	0	0	0.0%	2,363	35	155	6.6%	0.000	0.0%	6.6%	0.000
	1998	7,721,639	3,344	232,168	3.0%	7,660,194	65,833	329,722	4.3%	0.699	3.0%	4.3%	0.698
Historical	1999	30,794,061	189,122	858,900	2.8%	30,705,299	441,164	1,568,558	5.1%	0.546	2.8%	4.9%	0.574
Experience	2000	54,003,721	484,105	3,780,873	7.0%	53,462,220	1,418,092	3,647,294	6.8%	1.026	5.2%	6.0%	0.866
	2001	62,923,203	1,566,727	5,217,615	8.3%	61,384,581	3,071,291	6,209,904	10.1%	0.820	6.4%	7.6%	0.845
	2002	61,422,501	2,818,225	8,541,495	13.9%	58,230,338	5,252,473	8,877,552	15.2%	0.912	8.4%	9.5%	0.880
	2003	60,056,845	4,197,095	9,988,554	16.6%	55,012,540	7,717,087	11,466,847	20.8%	0.798	10.0%	11.6%	0.862
	2004	62,503,951	5,352,938	11,245,191	18.0%	51,870,932	10,296,664	14,116,307	27.2%	0.661	11.3%	13.7%	0.819
	2005	64,399,830	6,565,264	17,143,967	26.6%	48,857,855	12,918,822	16,706,481	34.2%	0.779	13.3%	16.0%	0.834
	2006	62,836,089	6,231,691	17,919,412	28.5%	45,983,422	15,481,725	18,962,485	41.2%	0.692	15.0%	18.2%	0.824
	2007	61,928,944	4,592,163	27,152,207	43.8%	43,263,061	17,839,976	20,736,563	47.9%	0.915	17.7%	20.4%	0.870
	2008	61,117,446	24,317,045	28,447,079	46.5%	40,554,459	19,927,290	22,341,538	55.1%	0.845	20.0%	22.4%	0.892
	2009	60,082,698	36,635,777	35,483,747	59.1%	37,960,953	21,861,882	24,201,454	63.8%	0.926	22.7%	24.5%	0.927
	2010	58,726,722	39,890,871	43,786,333	74.6%	35,340,210	23,763,172	26,005,615	73.6%	1.013	25.8%	26.6%	0.973
	2011	56,710,797	39,074,589	47,959,838	84.6%	32,668,717	25,559,122	27,364,092	83.8%	1.010	28.9%	28.6%	1.012
	2012	59,351,320	47,006,184	46,326,283	78.1%	30,261,591	27,137,120	28,418,932	93.9%	0.831	31.3%	30.5%	1.026
	2013	61,817,994	53,949,615	66,151,218	107.0%	27,896,257	28,525,387	29,558,858	106.0%	1.010	34.8%	32.4%	1.074
Projected	2014	58,754,737	70,471,521	72,389,462	123.2%	25,494,126	29,866,406	30,990,684	121.6%	1.014	38.3%	34.3%	1.118
Future	2015	55,580,871	78,341,569	77,868,133	140.1%	23,223,533	31,248,154	32,432,229	139.7%	1.003	41.8%	36.1%	1.158
Experience	2016	52,344,406	81,850,819	83,080,120	158.7%	21,084,178	32,587,108	33,443,143	158.6%	1.001	45.3%	37.9%	1.195
	2017	49,065,773	85,666,313	88,184,933	179.7%	19,075,381	33,739,346	34,060,533	178.6%	1.007	48.8%	39.7%	1.230
	2018	45,757,118	89,278,619	92,578,041	202.3%	17,196,012	34,686,793	34,684,980	201.7%	1.003	52.3%	41.4%	1.263
	2019	42,433,559	93,395,674	95,982,319	226.2%	15,444,442	35,528,998	35,480,488	229.7%	0.985	55.6%	43.0%	1.294
	2020	39,143,638	97,100,132	98,538,824	251.7%	13,818,491	36,328,559	36,216,294	262.1%	0.961	58.9%	44.6%	1.321
	2021	35,945,892	100,222,807	100,671,469	280.1%	12,315,404	37,021,279	36,547,265	296.8%	0.944	62.1%	46.1%	1.347
	2022	32,874,202	102,822,404	102,469,177	311.7%	10,931,844	37,500,713	36,487,883	333.8%	0.934	65.2%	47.6%	1.371
	2023	29,938,558	104,976,702	103,801,257	346.7%	9,663,908	37,750,673	36,341,769	376.1%	0.922	68.2%	48.9%	1.393
	2024	27,147,268	106,687,298	104,624,933	385.4%	8,507,190	37,825,387	36,150,615	424.9%	0.907	71.0%	50.2%	1.414
	2025	24,506,965	107,935,613	104,948,148	428.2%	7,456,793	37,744,932	35,767,723	479.7%	0.893	73.7%	51.4%	1.434
	2026	22,022,566	108,702,350	104,768,389	475.7%	6,507,396	37,473,033	35,062,730	538.8%	0.883	76.3%	52.5%	1.453
	2027	19,697,267	108,959,587	104,025,646	528.1%	5,653,370	36,971,812	34,078,220	602.8%	0.876	78.8%	53.5%	1.472
	2028	17,532,588	108,673,659	102,692,324	585.7%	4,888,834	36,251,168	32,972,860	674.5%	0.868	81.1%	54.5%	1.489
	2029	15,528,435	107,824,209	100,759,360	648.9%	4,207,742	35,346,134	31,744,450	754.4%	0.860	83.3%	55.3%	1.506
	2030	13,683,199	106,410,181	98,280,911	718.3%	3,603,975	34,270,509	30,337,700	841.8%	0.853	85.4%	56.1%	1.522
	2031	11,993,878	104,416,229	95,165,963	793.5%	3,071,438	33,021,262	28,743,675	935.8%	0.848	87.3%	56.8%	1.537
	2032	10,456,235	101,803,097	91,392,007	874.0%	2,604,143	31,605,590	27,026,152	1037.8%	0.842	89.0%	57.4%	1.551
	2033	9,064,948	98,543,870	86,984,377	959.6%	2,196,246	30,056,872	25,285,061	1151.3%	0.833	90.6%	57.9%	1.564
	2034	7,813,756	94,649,531	82,051,860	1050.1%	1,842,106	28,419,889	23,546,227	1278.2%	0.822	92.0%	58.4%	1.576
	2035	6,695,611	90,168,007	76,663,715	1145.0%	1,536,349	26,724,687	21,778,346	1417.5%	0.808	93.3%	58.8%	1.586
	2036	5,702,821	85,165,619	70,932,430	1243.8%	1,273,889	24,979,478	19,947,396	1565.9%	0.794	94.5%	59.2%	1.596
	2037	4,827,192	79,732,348	64,984,980	1346.2%	1,049,942	23,186,819	18,078,215	1721.8%	0.782	95.5%	59.5%	1.605
	2038	4,060,175	73,981,528	58,959,161	1452.1%	860,035	21,363,797	16,246,664	1889.1%	0.769	96.3%	59.7%	1.612
	2039	3,393,007	68,031,860	52,967,211	1561.1%	700,034	19,539,125	14,477,802	2068.2%	0.755	97.1%	60.0%	1.619
	2040	2,816,857	62,003,878	47,118,567	1672.7%	566,139	17,739,011	12,782,818	2257.9%	0.741	97.7%	60.1%	1.625
	2041	2,322,954	56,017,860	41,522,461	1787.5%	454,879	15,985,160	11,175,528	2456.8%	0.728	98.3%	60.3%	1.630
	2042	1,902,713	50,184,145	36,269,075	1906.2%	363,098	14,298,584	9,684,733	2667.3%	0.715	98.8%	60.4%	1.635
	2043	1,547,847	44,600,229	31,430,870	2030.6%	287,951	12,701,716	8,338,771	2895.9%	0.701	99.1%	60.5%	1.638
	2044	1,250,479	39,347,096	27,067,692	2164.6%	226,891	11,214,549	7,142,270	3147.9%	0.688	99.5%	60.6%	1.642
	2045	1,003,223	34,496,100	23,241,881	2316.7%	177,662	9,849,788	6,086,423	3425.8%	0.676	99.7%	60.6%	1.644
	2046	799,241	30,103,956	19,963,988	2497.9%	138,280	8,612,105	5,159,599	3731.3%	0.669	99.9%	60.7%	1.646
	2047	632,281	26,192,725	17,159,321	2713.9%	107,019	7,499,738	4,349,351	4064.1%	0.668	100.1%	60.7%	1.648
	2048	496,703	22,736,437	14,685,438	2956.6%	82,387	6,506,928	3,645,771	4425.2%	0.668	100.3%	60.8%	1.650
	2049	387,477	19,677,838	12,474,415	3219.4%	63,120	5,626,564	3,041,609	4818.8%	0.668	100.4%	60.8%	1.651
	2050	300,178	16,961,934	10,506,648	3500.1%	48,148	4,851,229	2,528,239	5250.9%	0.667	100.5%	60.8%	1.652
	2051	230,957	14,547,402	8,779,090	3801.2%	36,588	4,172,317	2,092,102	5718.1%	0.665	100.6%	60.8%	1.653
	2052	176,505	12,405,783	7,273,607	4120.9%	27,710	3,579,990	1,721,814	6213.6%	0.663	100.6%	60.8%	1.654
	Past	824,582,167	218,925,141	304,083,661	36.9%	633,218,736	192,751,746	230,953,500	36.5%	1.011	31.3%	30.5%	1.026
TOTALS	Future	721,650,079	2,939,036,544	2,679,409,420	371.3%	254,682,931	992,201,586	885,236,992	347.6%	1.068	277.4%	246.8%	1.124
	Lifetime	1,546,232,246	3,157,961,685	2,983,493,082	193.0%	887,901,666	1,184,953,333	1,116,190,492	125.7%	1.535	100.6%	60.8%	1.654

**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 71.7% Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col H)	Actual to Expected Ratio
	1997	2,400	0	0	0.0%	2,363	35	155	6.6%	0.000	0.0%	6.6%	0.000
	1998	7,721,639	3,344	232,168	3.0%	7,660,194	65,833	329,722	4.3%	0.699	3.0%	4.3%	0.698
Historical	1999	30,794,061	189,122	858,900	2.8%	30,705,299	441,164	1,568,558	5.1%	0.546	2.8%	4.9%	0.574
Experience	2000	54,003,721	484,105	3,780,873	7.0%	53,462,220	1,418,092	3,647,294	6.8%	1.026	5.2%	6.0%	0.866
	2001	62,923,203	1,566,727	5,217,615	8.3%	61,384,581	3,071,291	6,209,904	10.1%	0.820	6.4%	7.6%	0.845
	2002	61,422,501	2,818,225	8,541,495	13.9%	58,230,338	5,252,473	8,877,552	15.2%	0.912	8.4%	9.5%	0.880
	2003	60,056,845	4,197,095	9,988,554	16.6%	55,012,540	7,717,087	11,466,847	20.8%	0.798	10.0%	11.6%	0.862
	2004	62,503,951	5,352,938	11,245,191	18.0%	51,870,932	10,296,664	14,116,307	27.2%	0.661	11.3%	13.7%	0.819
	2005	64,399,830	6,565,264	17,143,967	26.6%	48,857,855	12,918,822	16,706,481	34.2%	0.779	13.3%	16.0%	0.834
	2006	62,836,089	6,231,691	17,919,412	28.5%	45,983,422	15,481,725	18,962,485	41.2%	0.692	15.0%	18.2%	0.824
	2007	61,928,944	4,592,163	27,152,207	43.8%	43,263,061	17,839,976	20,736,563	47.9%	0.915	17.7%	20.4%	0.870
	2008	61,117,446	24,317,045	28,447,079	46.5%	40,554,459	19,927,290	22,341,538	55.1%	0.845	20.0%	22.4%	0.892
	2009	60,082,698	36,635,777	35,483,747	59.1%	37,960,953	21,861,882	24,201,454	63.8%	0.926	22.7%	24.5%	0.927
	2010	58,726,722	39,890,871	43,786,333	74.6%	35,340,210	23,763,172	26,005,615	73.6%	1.013	25.8%	26.6%	0.973
	2011	56,710,797	39,074,589	47,959,838	84.6%	32,668,717	25,559,122	27,364,092	83.8%	1.010	28.9%	28.6%	1.012
	2012	59,351,320	47,006,184	46,326,283	78.1%	30,261,591	27,137,120	28,418,932	93.9%	0.831	31.3%	30.5%	1.026
	2013	61,817,994	53,949,615	66,151,218	107.0%	27,896,257	28,525,387	29,558,858	106.0%	1.010	34.8%	32.4%	1.074
Projected	2014	74,194,055	69,889,691	69,644,374	93.9%	25,494,126	29,866,406	30,990,684	121.6%	0.772	37.7%	34.3%	1.101
Future	2015	86,049,100	76,073,857	72,019,176	83.7%	23,223,533	31,248,154	32,432,229	139.7%	0.599	40.1%	36.1%	1.111
Experience	2016	81,038,475	77,703,467	76,839,672	94.8%	21,084,178	32,587,108	33,443,143	158.6%	0.598	42.5%	37.9%	1.121
	2017	75,962,566	80,234,348	81,561,043	107.4%	19,075,381	33,739,346	34,060,533	178.6%	0.601	45.0%	39.7%	1.134
	2018	70,840,178	83,018,383	85,624,169	120.9%	17,196,012	34,686,793	34,684,980	201.7%	0.599	47.5%	41.4%	1.148
	2019	65,694,717	86,593,701	88,772,740	135.1%	15,444,442	35,528,998	35,480,488	229.7%	0.588	49.9%	43.0%	1.161
	2020	60,601,332	89,918,073	91,137,216	150.4%	13,818,491	36,328,559	36,216,294	262.1%	0.574	52.3%	44.6%	1.173
	2021	55,650,651	92,768,003	93,109,670	167.3%	12,315,404	37,021,279	36,547,265	296.8%	0.564	54.7%	46.1%	1.185
	2022	50,895,127	95,148,032	94,772,346	186.2%	10,931,844	37,500,713	36,487,883	333.8%	0.558	57.0%	47.6%	1.198
	2023	46,350,227	97,124,889	96,004,368	207.1%	9,663,908	37,750,673	36,341,769	376.1%	0.551	59.2%	48.9%	1.210
	2024	42,028,811	98,696,703	96,766,175	230.2%	8,507,190	37,825,387	36,150,615	424.9%	0.542	61.3%	50.2%	1.222
	2025	37,941,152	99,844,357	97,065,113	255.8%	7,456,793	37,744,932	35,767,723	479.7%	0.533	63.4%	51.4%	1.233
	2026	34,094,859	100,548,811	96,898,856	284.2%	6,507,396	37,473,033	35,062,730	538.8%	0.527	65.4%	52.5%	1.245
	2027	30,494,882	100,783,473	96,211,903	315.5%	5,653,370	36,971,812	34,078,220	602.8%	0.523	67.3%	53.5%	1.257
	2028	27,143,573	100,516,649	94,978,732	349.9%	4,888,834	36,251,168	32,972,860	674.5%	0.519	69.1%	54.5%	1.268
	2029	24,040,787	99,729,276	93,190,960	387.6%	4,207,742	35,346,134	31,744,450	754.4%	0.514	70.8%	55.3%	1.279
	2030	21,184,031	98,420,206	90,898,676	429.1%	3,603,975	34,270,509	30,337,700	841.8%	0.510	72.4%	56.1%	1.290
	2031	18,568,662	96,575,074	88,017,703	474.0%	3,071,438	33,021,262	28,743,675	935.8%	0.507	73.9%	56.8%	1.301
	2032	16,188,117	94,157,547	84,527,223	522.2%	2,604,143	31,605,590	27,026,152	1037.8%	0.503	75.2%	57.4%	1.311
	2033	14,034,156	91,142,673	80,450,665	573.2%	2,196,246	30,056,872	25,285,061	1151.3%	0.498	76.5%	57.9%	1.320
	2034	12,097,088	87,540,550	75,888,648	627.3%	1,842,106	28,419,889	23,546,227	1278.2%	0.491	77.6%	58.4%	1.329
	2035	10,366,000	83,395,458	70,905,225	684.0%	1,536,349	26,724,687	21,778,346	1417.5%	0.483	78.6%	58.8%	1.337
	2036	8,828,984	78,768,700	65,604,438	743.1%	1,273,889	24,979,478	19,947,396	1565.9%	0.475	79.5%	59.2%	1.344
	2037	7,473,355	73,743,471	60,103,723	804.2%	1,049,942	23,186,819	18,078,215	1721.8%	0.467	80.3%	59.5%	1.351
	2038	6,285,875	68,424,573	54,530,525	867.5%	860,035	21,363,797	16,246,664	1889.1%	0.459	81.0%	59.7%	1.356
	2039	5,252,980	62,921,777	48,988,652	932.6%	700,034	19,539,125	14,477,802	2068.2%	0.451	81.7%	60.0%	1.362
	2040	4,360,997	57,346,556	43,579,321	999.3%	566,139	17,739,011	12,782,818	2257.9%	0.443	82.2%	60.1%	1.366
	2041	3,596,348	51,810,159	38,403,558	1067.8%	454,879	15,985,160	11,175,528	2456.8%	0.435	82.6%	60.3%	1.370
	2042	2,945,739	46,414,633	33,544,773	1138.8%	363,098	14,298,584	9,684,733	2667.3%	0.427	83.0%	60.4%	1.374
	2043	2,396,343	41,250,145	29,069,984	1213.1%	287,951	12,701,716	8,338,771	2895.9%	0.419	83.3%	60.5%	1.376
	2044	1,935,965	36,391,594	25,034,540	1293.1%	226,891	11,214,549	7,142,270	3147.9%	0.411	83.5%	60.6%	1.379
	2045	1,553,168	31,904,973	21,496,099	1384.0%	177,662	9,849,788	6,086,423	3425.8%	0.404	83.8%	60.6%	1.381
	2046	1,237,367	27,842,739	18,464,421	1492.2%	138,280	8,612,105	5,159,599	3731.3%	0.400	83.9%	60.7%	1.383
	2047	978,884	24,225,295	15,870,422	1621.3%	107,019	7,499,738	4,349,351	4064.1%	0.399	84.1%	60.7%	1.384
	2048	768,984	21,028,621	13,582,362	1766.3%	82,387	6,506,928	3,645,771	4425.2%	0.399	84.2%	60.8%	1.385
	2049	599,883	18,199,764	11,537,417	1923.3%	63,120	5,626,564	3,041,609	4818.8%	0.399	84.3%	60.8%	1.386
	2050	464,729	15,687,862	9,717,455	2091.0%	48,148	4,851,229	2,528,239	5250.9%	0.398	84.4%	60.8%	1.387
	2051	357,563	13,454,694	8,119,661	2270.8%	36,588	4,172,317	2,092,102	5718.1%	0.397	84.4%	60.8%	1.388
	2052	273,262	11,473,940	6,727,260	2461.8%	27,710	3,579,990	1,721,814	6213.6%	0.396	84.5%	60.8%	1.389
	Past	824,582,167	218,925,141	304,083,661	36.9%	633,218,736	192,751,746	230,953,500	36.5%	1.011	31.3%	30.5%	1.026
TOTALS	Future	1,066,586,966	2,734,662,330	2,485,810,483	233.1%	254,682,931	992,201,586	885,236,992	347.6%	0.671	178.1%	246.8%	0.721
	Lifetime	1,891,169,132	2,953,587,471	2,789,894,144	147.5%	887,901,666	1,184,953,333	1,116,190,492	125.7%	1.174	84.5%	60.8%	1.389

**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
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col H)	Actual to Expected Ratio
	1997	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	158,136	0	0	0.0%	155,944	1,148	5,547	3.6%	0.000	0.0%	3.6%	0.000
Historical	1999	675,886	0	0	0.0%	666,341	7,358	25,508	3.8%	0.000	0.0%	3.8%	0.000
Experience	2000	1,291,636	15,496	44,116	3.4%	1,264,977	23,374	61,221	4.8%	0.706	2.0%	4.4%	0.459
	2001	1,504,632	23,470	0	0.0%	1,466,048	50,917	106,097	7.2%	0.000	1.2%	5.5%	0.222
	2002	1,452,485	25,634	421,815	29.0%	1,390,133	87,911	153,866	11.1%	2.624	8.6%	6.9%	1.236
	2003	1,404,679	134,990	148,585	10.6%	1,314,992	130,983	202,270	15.4%	0.688	9.0%	8.5%	1.053
	2004	1,375,813	146,001	7,692	0.6%	1,241,584	177,828	252,815	20.4%	0.027	7.7%	10.2%	0.754
	2005	1,352,517	139,273	255,225	18.9%	1,171,249	227,274	305,350	26.1%	0.724	9.1%	12.0%	0.758
	2006	1,330,624	109,493	382,738	28.8%	1,103,852	277,881	353,934	32.1%	0.897	11.1%	13.8%	0.807
	2007	1,302,785	23,992	95,512	7.3%	1,039,395	326,567	394,070	37.9%	0.193	10.8%	15.5%	0.693
	2008	1,288,206	321,492	493,698	38.3%	976,506	371,540	430,401	44.1%	0.870	12.9%	17.3%	0.744
	2009	1,269,461	615,986	540,347	42.6%	916,121	414,786	473,135	51.6%	0.824	14.8%	19.0%	0.778
	2010	1,232,060	618,638	931,992	75.6%	856,062	458,621	517,775	60.5%	1.251	18.3%	20.8%	0.877
	2011	1,243,615	578,265	1,014,642	81.6%	796,961	501,778	554,101	69.5%	1.173	21.5%	22.6%	0.953
	2012	1,438,354	801,068	631,621	43.9%	741,654	541,636	584,114	78.8%	0.558	22.7%	24.3%	0.935
	2013	1,421,904	904,259	1,243,033	87.4%	687,880	578,952	617,843	89.8%	0.973	25.8%	26.0%	0.991
Projected	2014	1,366,169	1,248,228	1,406,553	103.0%	635,336	617,850	663,539	104.4%	0.986	29.0%	27.7%	1.045
Future	2015	1,307,802	1,466,183	1,563,276	119.5%	585,293	660,500	712,497	121.7%	0.982	32.2%	29.5%	1.094
Experience	2016	1,247,669	1,617,995	1,726,449	138.4%	537,736	704,352	751,059	139.7%	0.991	35.6%	31.2%	1.141
	2017	1,185,975	1,749,525	1,904,136	160.6%	492,648	745,306	780,150	158.4%	1.014	39.1%	32.9%	1.187
	2018	1,122,679	1,889,517	2,082,803	185.5%	450,009	782,934	811,575	180.3%	1.029	42.7%	34.6%	1.233
	2019	1,057,623	2,056,075	2,245,328	212.3%	409,800	820,571	852,670	208.1%	1.020	46.3%	36.3%	1.276
	2020	991,781	2,224,197	2,400,163	242.0%	372,000	860,289	898,326	241.5%	1.002	50.0%	38.0%	1.317
	2021	926,432	2,389,220	2,554,091	275.7%	336,575	900,147	932,100	276.9%	0.996	53.6%	39.6%	1.355
	2022	862,349	2,551,199	2,709,024	314.1%	303,486	936,072	953,959	314.3%	0.999	57.3%	41.2%	1.392
	2023	799,763	2,710,958	2,856,261	357.1%	272,689	967,064	974,829	357.5%	0.999	61.1%	42.7%	1.429
	2024	738,891	2,864,727	2,986,630	404.2%	244,132	994,810	997,472	408.6%	0.989	64.7%	44.2%	1.464
	2025	679,936	3,010,082	3,112,275	457.7%	217,749	1,019,913	1,017,838	467.4%	0.979	68.4%	45.7%	1.497
	2026	623,086	3,148,062	3,233,666	519.0%	193,466	1,040,943	1,027,138	530.9%	0.978	72.0%	47.0%	1.530
	2027	568,514	3,275,813	3,331,977	586.1%	171,203	1,055,847	1,026,237	599.4%	0.978	75.5%	48.3%	1.562
	2028	516,372	3,388,999	3,407,996	660.0%	150,874	1,064,142	1,021,049	676.8%	0.975	79.0%	49.5%	1.594
	2029	466,795	3,485,402	3,466,685	742.7%	132,385	1,066,358	1,011,123	763.8%	0.972	82.3%	50.7%	1.624
	2030	419,897	3,561,386	3,496,333	832.7%	115,637	1,062,203	993,882	859.5%	0.969	85.5%	51.7%	1.653
	2031	375,770	3,611,851	3,492,124	929.3%	100,531	1,050,937	967,558	962.5%	0.966	88.6%	52.7%	1.681
	2032	334,485	3,631,234	3,450,935	1031.7%	86,965	1,032,347	934,496	1074.6%	0.960	91.5%	53.6%	1.707
	2033	296,089	3,615,906	3,373,503	1139.4%	74,840	1,007,310	898,579	1200.7%	0.949	94.2%	54.4%	1.732
	2034	260,599	3,566,449	3,268,186	1254.1%	64,054	977,110	860,305	1343.1%	0.934	96.7%	55.1%	1.755
	2035	228,009	3,483,939	3,131,603	1373.5%	54,509	942,338	817,800	1500.3%	0.915	99.0%	55.8%	1.776
	2036	198,280	3,370,247	2,968,903	1497.3%	46,109	902,703	768,109	1665.8%	0.899	101.1%	56.3%	1.795
	2037	171,348	3,230,476	2,794,050	1630.6%	38,761	857,873	713,261	1840.2%	0.886	103.0%	56.8%	1.812
	2038	147,123	3,069,135	2,603,780	1769.8%	32,371	808,405	656,245	2027.2%	0.873	104.7%	57.3%	1.828
	2039	125,490	2,888,372	2,396,279	1909.5%	26,853	755,322	598,115	2227.4%	0.857	106.2%	57.6%	1.842
	2040	106,317	2,691,411	2,180,376	2050.8%	22,121	699,659	539,444	2438.6%	0.841	107.5%	57.9%	1.854
	2041	89,456	2,483,843	1,964,391	2195.9%	18,093	642,416	480,966	2658.3%	0.826	108.6%	58.2%	1.865
	2042	74,744	2,270,779	1,750,893	2342.5%	14,691	584,692	424,661	2890.7%	0.810	109.6%	58.4%	1.875
	2043	62,010	2,057,174	1,546,023	2493.2%	11,841	527,782	372,299	3144.2%	0.793	110.4%	58.6%	1.883
	2044	51,081	1,847,815	1,354,176	2651.0%	9,473	472,898	324,246	3422.8%	0.775	111.1%	58.8%	1.890
	2045	41,780	1,648,099	1,185,146	2836.7%	7,523	420,913	280,448	3727.9%	0.761	111.6%	58.9%	1.896
	2046	33,931	1,463,385	1,039,722	3064.2%	5,931	372,396	240,846	4060.9%	0.755	112.1%	59.0%	1.901
	2047	27,365	1,296,291	913,876	3339.6%	4,642	327,633	205,257	4421.3%	0.755	112.5%	59.1%	1.906
	2048	21,919	1,146,276	800,664	3652.9%	3,609	286,707	173,540	4808.5%	0.760	112.9%	59.1%	1.910
	2049	17,439	1,011,354	697,120	3997.5%	2,787	249,622	145,661	5225.9%	0.765	113.2%	59.2%	1.913
	2050	13,784	889,090	600,470	4356.3%	2,139	216,329	121,468	5677.7%	0.767	113.4%	59.2%	1.916
	2051	10,827	777,964	513,140	4739.6%	1,633	186,700	100,585	6160.7%	0.769	113.6%	59.2%	1.918
	2052	8,452	677,073	435,562	5153.2%	1,239	160,516	82,650	6668.9%	0.773	113.8%	59.3%	1.920
	Past	18,320,889	3,553,798	4,967,982	27.1%	15,101,819	3,599,602	4,420,203	29.3%	0.926	22.7%	24.3%	0.935
TOTALS	Future	18,999,933	94,269,993	88,187,600	464.1%	6,939,613	29,360,860	26,749,824	385.5%	1.204	318.7%	252.3%	1.263
	Lifetime	37,320,822	97,823,791	93,155,582	249.6%	22,041,432	32,960,462	31,170,028	141.4%	1.765	113.8%	59.3%	1.920

**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 71.7% Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col H)	Actual to Expected Ratio
	1997	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	158,136	0	0	0.0%	155,944	1,148	5,547	3.6%	0.000	0.0%	3.6%	0.000
Historical	1999	675,886	0	0	0.0%	666,341	7,358	25,508	3.8%	0.000	0.0%	3.8%	0.000
Experience	2000	1,291,636	15,496	44,116	3.4%	1,264,977	23,374	61,221	4.8%	0.706	2.0%	4.4%	0.459
	2001	1,504,632	23,470	0	0.0%	1,466,048	50,917	106,097	7.2%	0.000	1.2%	5.5%	0.222
	2002	1,452,485	25,634	421,815	29.0%	1,390,133	87,911	153,866	11.1%	2.624	8.6%	6.9%	1.236
	2003	1,404,679	134,990	148,585	10.6%	1,314,992	130,983	202,270	15.4%	0.688	9.0%	8.5%	1.053
	2004	1,375,813	146,001	7,692	0.6%	1,241,584	177,828	252,815	20.4%	0.027	7.7%	10.2%	0.754
	2005	1,352,517	139,273	255,225	18.9%	1,171,249	227,274	305,350	26.1%	0.724	9.1%	12.0%	0.758
	2006	1,330,624	109,493	382,738	28.8%	1,103,852	277,881	353,934	32.1%	0.897	11.1%	13.8%	0.807
	2007	1,302,785	23,992	95,512	7.3%	1,039,395	326,567	394,070	37.9%	0.193	10.8%	15.5%	0.693
	2008	1,288,206	321,492	493,698	38.3%	976,506	371,540	430,401	44.1%	0.870	12.9%	17.3%	0.744
	2009	1,269,461	615,986	540,347	42.6%	916,121	414,786	473,135	51.6%	0.824	14.8%	19.0%	0.778
	2010	1,232,060	618,638	931,992	75.6%	856,062	458,621	517,775	60.5%	1.251	18.3%	20.8%	0.877
	2011	1,243,615	578,265	1,014,642	81.6%	796,961	501,778	554,101	69.5%	1.173	21.5%	22.6%	0.953
	2012	1,438,354	801,068	631,621	43.9%	741,654	541,636	584,114	78.8%	0.558	22.7%	24.3%	0.935
	2013	1,421,904	904,259	1,243,033	87.4%	687,880	578,952	617,843	89.8%	0.973	25.8%	26.0%	0.991
Projected	2014	1,720,617	1,236,567	1,354,054	78.7%	635,336	617,850	663,539	104.4%	0.754	28.5%	27.7%	1.028
Future	2015	2,024,711	1,420,804	1,445,852	71.4%	585,293	660,500	712,497	121.7%	0.587	30.8%	29.5%	1.046
Experience	2016	1,931,614	1,534,033	1,596,769	82.7%	537,736	704,352	751,059	139.7%	0.592	33.3%	31.2%	1.066
	2017	1,836,100	1,636,839	1,761,109	95.9%	492,648	745,306	780,150	158.4%	0.606	35.8%	32.9%	1.088
	2018	1,738,107	1,755,391	1,926,356	110.8%	450,009	782,934	811,575	180.3%	0.615	38.5%	34.6%	1.111
	2019	1,637,389	1,905,065	2,076,673	126.8%	409,800	820,571	852,670	208.1%	0.610	41.2%	36.3%	1.135
	2020	1,535,453	2,058,787	2,219,878	144.6%	372,000	860,289	898,326	241.5%	0.599	43.9%	38.0%	1.157
	2021	1,434,282	2,210,861	2,362,244	164.7%	336,575	900,147	932,100	276.9%	0.595	46.7%	39.6%	1.179
	2022	1,335,071	2,360,318	2,505,540	187.7%	303,486	936,072	953,959	314.3%	0.597	49.5%	41.2%	1.202
	2023	1,238,176	2,507,849	2,641,717	213.4%	272,689	967,064	974,829	357.5%	0.597	52.3%	42.7%	1.224
	2024	1,143,935	2,649,917	2,762,293	241.5%	244,132	994,810	997,472	408.6%	0.591	55.1%	44.2%	1.247
	2025	1,052,662	2,784,250	2,878,500	273.4%	217,749	1,019,913	1,017,838	467.4%	0.585	57.9%	45.7%	1.269
	2026	964,649	2,911,795	2,990,773	310.0%	193,466	1,040,943	1,027,138	530.9%	0.584	60.7%	47.0%	1.291
	2027	880,161	3,029,900	3,081,700	350.1%	171,203	1,055,847	1,026,237	599.4%	0.584	63.4%	48.3%	1.313
	2028	799,435	3,134,545	3,152,009	394.3%	150,874	1,064,142	1,021,049	676.8%	0.583	66.1%	49.5%	1.335
	2029	722,681	3,223,678	3,206,290	443.7%	132,385	1,066,358	1,011,123	763.8%	0.581	68.7%	50.7%	1.356
	2030	650,075	3,293,933	3,233,711	497.4%	115,637	1,062,203	993,882	859.5%	0.579	71.2%	51.7%	1.377
	2031	581,759	3,340,590	3,229,818	555.2%	100,531	1,050,937	967,558	962.5%	0.577	73.6%	52.7%	1.397
	2032	517,843	3,358,504	3,191,723	616.3%	86,965	1,032,347	934,496	1074.6%	0.574	75.9%	53.6%	1.417
	2033	458,398	3,344,319	3,120,107	680.7%	74,840	1,007,310	898,579	1200.7%	0.567	78.1%	54.4%	1.435
	2034	403,454	3,298,570	3,022,701	749.2%	64,054	977,110	860,305	1343.1%	0.558	80.0%	55.1%	1.452
	2035	352,998	3,222,254	2,896,377	820.5%	54,509	942,338	817,800	1500.3%	0.547	81.9%	55.8%	1.468
	2036	306,973	3,117,100	2,745,898	894.5%	46,109	902,703	768,109	1665.8%	0.537	83.5%	56.3%	1.482
	2037	265,277	2,987,826	2,584,179	974.1%	38,761	857,873	713,261	1840.2%	0.529	85.0%	56.8%	1.496
	2038	227,772	2,838,603	2,408,201	1057.3%	32,371	808,405	656,245	2027.2%	0.522	86.3%	57.3%	1.508
	2039	194,281	2,671,417	2,216,286	1140.8%	26,853	755,322	598,115	2227.4%	0.512	87.5%	57.6%	1.518
	2040	164,598	2,489,250	2,016,600	1225.2%	22,121	699,659	539,444	2438.6%	0.502	88.5%	57.9%	1.528
	2041	138,493	2,297,273	1,816,838	1311.9%	18,093	642,416	480,966	2658.3%	0.493	89.4%	58.2%	1.536
	2042	115,716	2,100,213	1,619,377	1399.4%	14,691	584,692	424,661	2890.7%	0.484	90.2%	58.4%	1.544
	2043	96,003	1,902,652	1,429,896	1489.4%	11,841	527,782	372,299	3144.2%	0.474	90.9%	58.6%	1.550
	2044	79,083	1,709,019	1,252,459	1583.7%	9,473	472,898	324,246	3422.8%	0.463	91.4%	58.8%	1.556
	2045	64,682	1,524,304	1,096,125	1694.6%	7,523	420,913	280,448	3727.9%	0.455	91.9%	58.9%	1.560
	2046	52,531	1,353,465	961,624	1830.6%	5,931	372,396	240,846	4060.9%	0.451	92.3%	59.0%	1.564
	2047	42,366	1,198,922	845,232	1995.1%	4,642	327,633	205,257	4421.3%	0.451	92.6%	59.1%	1.568
	2048	33,934	1,060,175	740,523	2182.2%	3,609	286,707	173,540	4808.5%	0.454	92.9%	59.1%	1.571
	2049	26,998	935,387	644,757	2388.1%	2,787	249,622	145,661	5225.9%	0.457	93.1%	59.2%	1.574
	2050	21,340	822,308	555,367	2602.5%	2,139	216,329	121,468	5677.7%	0.458	93.3%	59.2%	1.576
	2051	16,762	719,528	474,596	2831.5%	1,633	186,700	100,585	6160.7%	0.460	93.5%	59.2%	1.578
	2052	13,086	626,215	402,846	3078.5%	1,239	160,516	82,650	6668.9%	0.462	93.6%	59.3%	1.579
	Past	18,320,889	3,553,798	4,967,982	27.1%	15,101,819	3,599,602	4,420,203	29.3%	0.926	22.7%	24.3%	0.935
TOTALS	Future	28,241,369	87,476,686	81,710,031	289.3%	6,939,613	29,360,860	26,749,824	385.5%	0.751	203.0%	252.3%	0.805
	Lifetime	46,562,258	91,030,484	86,678,013	186.2%	22,041,432	32,960,462	31,170,028	141.4%	1.316	93.6%	59.3%	1.579

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

[company_logo]

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

[mailing_name]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]
[mailing_address6]
[mailing_address7]

Long Term Care Insurance

[Masthead subtitle]
[document_date]
[product_ name_long]
from [company_name_long]
[company copyright]

[Insured[s]]
[Insured_name1]
[Insured_name2]

[Agent]
[servicing_agent name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]
[servicing_agent_address6]

[Policy] number
[policy_number]

Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[company_website]

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

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

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

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

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

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

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

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

<if phased and no CPI>

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

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

<if phased with CPI>

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

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

What are my options?

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-129963567

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 LTC4 Tax-Qualified Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC4JQ
Long Term Care	H-LTC4JQ21
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Cost of Living (CPI) Benefit Rider	H-COLR
Cost of Living (CPI) Benefit Rider	H-COLR-3
Nonforfeiture Benefit Rider	H-NF3-6

1. Purpose of Filing

This appendix has been prepared for the purpose of providing additional information that the Bureau has indicated it will need to complete its review of this rate filing. The additional items (stated in italics) have been assembled based on correspondence with the Bureau relating to a prior filing, SERFF tracking number MILL-129257031, 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 6.5% 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 6.5%. 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.

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 6.5% 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] ($645,446,018) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($714,492,431).*

   The active life reserve balance differs because the interest rate used in the calculation was updated from 5.85% to 6.5%, 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 71.7% rate increase for years 2016 and beyond in Attachment 1 of this appendix differ from the corresponding premiums in Attachment 7 of this appendix due to the effects of 1) shock lapse, 2) benefit reduction options, and 3) a premium restatement (to a level similar to that approved in Virginia on a nationwide basis). Table 1 below summarizes the differences between Attachments 1 and 7 of this appendix.

Table 1
Summary of Differences in this Appendix

Item	Attachment 1	Attachment 7
(a) Proposed rate increase	71.7%	71.7%
(b) Effect of shock lapse	2.9% reduction in premium	None
(c) Effect of benefit reduction	7.2% reduction in premium	None
(d) Historical rate increase	29.9%, *similar* to that approved in VA	30.3% *as approved* in VA
(e) = (1+a) x (1-b) x (1-c) x (1+d) - 1 Resulting rate level compared to original	101.0%	123.7%

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 previous rate increases for the full amounts 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.

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
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	6,371	0	0	0.0%				0.0000		1.0000		6.50%	2.6541
	1998	7,721,639	3,344	229,609	3.0%	10,311	19,243,268	8,334	572,213	3.0%				0.0104		0.9896		6.50%	2.4921
Historical	1999	30,794,061	189,122	840,963	2.7%	23,193	72,058,741	442,550	1,967,870	2.7%				0.0272		0.9728		6.50%	2.3400
Experience	2000	54,003,721	484,105	3,687,230	6.8%	33,816	118,657,114	1,063,677	8,101,591	6.8%				0.0319		0.9681		6.50%	2.1972
	2001	62,923,203	1,566,727	5,099,667	8.1%	33,187	129,816,922	3,232,317	10,521,128	8.1%				0.0395		0.9605		6.50%	2.0631
	2002	61,422,501	2,818,225	8,328,852	13.6%	32,244	118,986,688	5,459,420	16,134,519	13.6%				0.0284		0.9716		6.50%	1.9372
	2003	60,056,845	4,197,095	9,728,002	16.2%	31,479	109,240,526	7,634,315	17,694,770	16.2%				0.0237		0.9763		6.50%	1.8190
	2004	62,503,951	5,352,938	10,995,938	17.6%	30,648	106,752,766	9,142,477	18,780,361	17.6%				0.0264		0.9736		6.50%	1.7079
	2005	64,399,830	6,565,264	16,752,492	26.0%	29,739	103,277,753	10,528,687	26,865,905	26.0%				0.0297		0.9703		6.50%	1.6037
	2006	62,836,089	6,231,691	17,551,262	27.9%	29,077	94,619,706	9,383,792	26,429,004	27.9%				0.0223		0.9777		6.50%	1.5058
	2007	61,928,944	4,592,163	26,683,983	43.1%	28,493	87,562,171	6,492,921	37,728,843	43.1%				0.0201		0.9799		6.50%	1.4139
	2008	61,117,446	24,317,045	28,015,303	45.8%	27,895	81,140,640	32,283,755	37,193,630	45.8%				0.0210		0.9790		6.50%	1.3276
	2009	60,082,698	36,635,777	35,031,889	58.3%	27,194	74,898,489	45,669,792	43,670,401	58.3%				0.0251		0.9749		6.50%	1.2466
	2010	58,726,722	39,890,871	43,317,984	73.8%	26,506	68,740,039	46,692,545	50,704,004	73.8%				0.0253		0.9747		6.50%	1.1705
	2011	56,710,797	39,074,589	47,599,300	83.9%	25,671	62,329,001	42,945,615	52,314,849	83.9%				0.0315		0.9685		6.50%	1.0991
	2012	59,351,320	47,006,184	46,156,216	77.8%	25,014	61,249,872	48,509,835	47,632,678	77.8%				0.0256		0.9744		6.50%	1.0320
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	59,901,832	52,277,347	64,100,740	107.0%	1.0000	1.3760	1.0000	0.0394	0.0000	0.9606	1.0416	6.50%	0.9690
Projected	2014	58,754,737	70,471,521	72,389,462	123.2%	22,985	53,458,710	64,119,368	65,864,430	123.2%	1.0000	1.1514	1.0000	0.0435	0.0000	0.9565	0.9504	6.50%	0.9099
Future	2015	55,580,871	78,341,569	77,868,133	140.1%	21,908	47,484,441	66,929,603	66,525,132	140.1%	1.0000	1.1371	1.0000	0.0469	0.0000	0.9531	0.9460	6.50%	0.8543
Experience	2016	52,344,406	81,850,819	83,080,120	158.7%	20,803	41,990,075	65,659,777	66,645,908	158.7%	1.0000	1.1329	1.0000	0.0504	0.0000	0.9496	0.9418	6.50%	0.8022
	2017	49,065,773	85,666,313	88,184,933	179.7%	19,674	36,957,740	64,526,312	66,423,408	179.7%	1.0000	1.1324	1.0000	0.0543	0.0000	0.9457	0.9374	6.50%	0.7532
	2018	45,757,118	89,278,619	92,578,041	202.3%	18,515	32,362,035	63,142,914	65,476,453	202.3%	1.0000	1.1257	1.0000	0.0589	0.0000	0.9411	0.9326	6.50%	0.7073
	2019	42,433,559	93,395,674	95,982,319	226.2%	17,337	28,179,742	62,023,220	63,740,988	226.2%	1.0000	1.1180	1.0000	0.0636	0.0000	0.9364	0.9274	6.50%	0.6641
	2020	39,143,638	97,100,132	98,538,824	251.7%	16,160	24,408,390	60,547,716	61,444,826	251.7%	1.0000	1.1129	1.0000	0.0679	0.0000	0.9321	0.9225	6.50%	0.6236
	2021	35,945,892	100,222,807	100,671,469	280.1%	15,007	21,046,389	58,680,647	58,943,340	280.1%	1.0000	1.1125	1.0000	0.0714	0.0000	0.9286	0.9183	6.50%	0.5855
	2022	32,874,202	102,822,404	102,469,177	311.7%	13,882	18,073,154	56,528,372	56,334,180	311.7%	1.0000	1.1130	1.0000	0.0749	0.0000	0.9251	0.9145	6.50%	0.5498
	2023	29,938,558	104,976,702	103,801,257	346.7%	12,790	15,454,680	54,190,361	53,583,580	346.7%	1.0000	1.1123	1.0000	0.0787	0.0000	0.9213	0.9107	6.50%	0.5162
	2024	27,147,268	106,687,298	104,624,933	385.4%	11,735	13,158,477	51,712,106	50,712,463	385.4%	1.0000	1.1116	1.0000	0.0825	0.0000	0.9175	0.9068	6.50%	0.4847
	2025	24,506,965	107,935,613	104,948,148	428.2%	10,720	11,153,712	49,124,107	47,764,439	428.2%	1.0000	1.1112	1.0000	0.0865	0.0000	0.9135	0.9027	6.50%	0.4551
	2026	22,022,566	108,702,350	104,768,389	475.7%	9,748	9,411,270	46,453,584	44,772,419	475.7%	1.0000	1.1109	1.0000	0.0906	0.0000	0.9094	0.8986	6.50%	0.4273
	2027	19,697,267	108,959,587	104,025,646	528.1%	8,823	7,903,813	43,721,609	41,741,794	528.1%	1.0000	1.1101	1.0000	0.0949	0.0000	0.9051	0.8944	6.50%	0.4013
	2028	17,532,588	108,673,659	102,692,324	585.7%	7,947	6,605,826	40,945,424	38,691,811	585.7%	1.0000	1.1091	1.0000	0.0993	0.0000	0.9007	0.8901	6.50%	0.3768
	2029	15,528,435	107,824,209	100,759,360	648.9%	7,121	5,493,627	38,145,890	35,646,498	648.9%	1.0000	1.1078	1.0000	0.1038	0.0000	0.8962	0.8857	6.50%	0.3538
	2030	13,683,199	106,410,181	98,280,911	718.3%	6,349	4,545,373	35,348,016	32,647,583	718.3%	1.0000	1.1069	1.0000	0.1085	0.0000	0.8915	0.8812	6.50%	0.3322
	2031	11,993,878	104,416,229	95,165,963	793.5%	5,629	3,741,036	32,568,688	29,683,418	793.5%	1.0000	1.1047	1.0000	0.1133	0.0000	0.8867	0.8765	6.50%	0.3119
	2032	10,456,235	101,803,097	91,392,007	874.0%	4,964	3,062,372	29,815,606	26,766,456	874.0%	1.0000	1.1016	1.0000	0.1182	0.0000	0.8818	0.8718	6.50%	0.2929
	2033	9,064,948	98,543,870	86,984,377	959.6%	4,352	2,492,863	27,099,586	23,920,723	959.6%	1.0000	1.0979	1.0000	0.1233	0.0000	0.8767	0.8669	6.50%	0.2750
	2034	7,813,756	94,649,531	82,051,860	1050.1%	3,793	2,017,638	24,440,039	21,187,117	1050.1%	1.0000	1.0943	1.0000	0.1285	0.0000	0.8715	0.8620	6.50%	0.2582
	2035	6,695,611	90,168,007	76,663,715	1145.0%	3,285	1,623,394	21,861,819	18,587,616	1145.0%	1.0000	1.0904	1.0000	0.1337	0.0000	0.8663	0.8569	6.50%	0.2425
	2036	5,702,821	85,165,619	70,932,430	1243.8%	2,829	1,298,297	19,388,692	16,148,383	1243.8%	1.0000	1.0863	1.0000	0.1391	0.0000	0.8609	0.8517	6.50%	0.2277
	2037	4,827,192	79,732,348	64,984,980	1346.2%	2,420	1,031,880	17,043,907	13,891,451	1346.2%	1.0000	1.0823	1.0000	0.1445	0.0000	0.8555	0.8465	6.50%	0.2138
	2038	4,060,175	73,981,528	58,959,161	1452.1%	2,057	814,948	14,849,379	11,834,129	1452.1%	1.0000	1.0787	1.0000	0.1500	0.0000	0.8500	0.8411	6.50%	0.2007
	2039	3,393,007	68,031,860	52,967,211	1561.1%	1,737	639,470	12,821,763	9,982,573	1561.1%	1.0000	1.0750	1.0000	0.1556	0.0000	0.8444	0.8357	6.50%	0.1885
	2040	2,816,857	62,003,878	47,118,567	1672.7%	1,457	498,483	10,972,476	8,338,307	1672.7%	1.0000	1.0715	1.0000	0.1611	0.0000	0.8389	0.8302	6.50%	0.1770
	2041	2,322,954	56,017,860	41,522,461	1787.5%	1,214	385,991	9,308,135	6,899,526	1787.5%	1.0000	1.0686	1.0000	0.1667	0.0000	0.8333	0.8247	6.50%	0.1662
	2042	1,902,713	50,184,145	36,269,075	1906.2%	1,005	296,866	7,829,844	5,658,783	1906.2%	1.0000	1.0664	1.0000	0.1723	0.0000	0.8277	0.8191	6.50%	0.1560
	2043	1,547,847	44,600,229	31,430,870	2030.6%	826	226,759	6,533,924	4,604,615	2030.6%	1.0000	1.0653	1.0000	0.1779	0.0000	0.8221	0.8135	6.50%	0.1465
	2044	1,250,479	39,347,096	27,067,692	2164.6%	675	172,014	5,412,527	3,723,390	2164.6%	1.0000	1.0660	1.0000	0.1835	0.0000	0.8165	0.8079	6.50%	0.1376
	2045	1,003,223	34,496,100	23,241,881	2316.7%	547	129,579	4,455,616	3,001,988	2316.7%	1.0000	1.0703	1.0000	0.1890	0.0000	0.8110	0.8023	6.50%	0.1292
	2046	799,241	30,103,956	19,963,988	2497.9%	441	96,932	3,650,999	2,421,227	2497.9%	1.0000	1.0782	1.0000	0.1945	0.0000	0.8055	0.7967	6.50%	0.1213
	2047	632,281	26,192,725	17,159,321	2713.9%	352	72,003	2,982,766	1,954,063	2713.9%	1.0000	1.0865	1.0000	0.2000	0.0000	0.8000	0.7911	6.50%	0.1139
	2048	496,703	22,736,437	14,685,438	2956.6%	280	53,111	2,431,148	1,570,275	2956.6%	1.0000	1.0894	1.0000	0.2054	0.0000	0.7946	0.7856	6.50%	0.1069
	2049	387,477	19,677,838	12,474,415	3219.4%	221	38,903	1,975,680	1,252,447	3219.4%	1.0000	1.0889	1.0000	0.2107	0.0000	0.7893	0.7801	6.50%	0.1004
	2050	300,178	16,961,934	10,506,648	3500.1%	173	28,299	1,599,061	990,499	3500.1%	1.0000	1.0872	1.0000	0.2160	0.0000	0.7840	0.7747	6.50%	0.0943
	2051	230,957	14,547,402	8,779,090	3801.2%	135	20,444	1,287,732	777,123	3801.2%	1.0000	1.0860	1.0000	0.2211	0.0000	0.7789	0.7694	6.50%	0.0885
	2052	176,505	12,405,783	7,273,607	4120.9%	104	14,671	1,031,133	604,561	4120.9%	1.0000	1.0841	1.0000	0.2261	0.0000	0.7739	0.7642	6.50%	0.0831
	Past	824,582,167	218,925,141	300,018,689	36.4%	414,482	1,308,580,068	269,490,032	396,311,768	30.3%									
	Future	721,650,079	2,939,036,544	2,679,409,420	371.3%	304,029	456,345,239	1,233,436,894	1,194,858,661	261.8%									
	Lifetime	1,546,232,246	3,157,961,685	2,979,428,109	192.7%	718,511	1,764,925,307	1,502,926,926	1,591,170,429	90.2%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 71.7% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	6,371	0	0	0.0%				0.0000		1.0000		6.50%	2.6541
	1998	7,721,639	3,344	229,609	3.0%	10,311	19,243,268	8,334	572,213	3.0%				0.0104		0.9896		6.50%	2.4921
Historical	1999	30,794,061	189,122	840,963	2.7%	23,193	72,058,741	442,550	1,967,870	2.7%				0.0272		0.9728		6.50%	2.3400
Experience	2000	54,003,721	484,105	3,687,230	6.8%	33,816	118,657,114	1,063,677	8,101,591	6.8%				0.0319		0.9681		6.50%	2.1972
	2001	62,923,203	1,566,727	5,099,667	8.1%	33,187	129,816,922	3,232,317	10,521,128	8.1%				0.0395		0.9605		6.50%	2.0631
	2002	61,422,501	2,818,225	8,328,852	13.6%	32,244	118,986,688	5,459,420	16,134,519	13.6%				0.0284		0.9716		6.50%	1.9372
	2003	60,056,845	4,197,095	9,728,002	16.2%	31,479	109,240,526	7,634,315	17,694,770	16.2%				0.0237		0.9763		6.50%	1.8190
	2004	62,503,951	5,352,938	10,995,938	17.6%	30,648	106,752,766	9,142,477	18,780,361	17.6%				0.0264		0.9736		6.50%	1.7079
	2005	64,399,830	6,565,264	16,752,492	26.0%	29,739	103,277,753	10,528,687	26,865,905	26.0%				0.0297		0.9703		6.50%	1.6037
	2006	62,836,089	6,231,691	17,551,262	27.9%	29,077	94,619,706	9,383,792	26,429,004	27.9%				0.0223		0.9777		6.50%	1.5058
	2007	61,928,944	4,592,163	26,683,983	43.1%	28,493	87,562,171	6,492,921	37,728,843	43.1%				0.0201		0.9799		6.50%	1.4139
	2008	61,117,446	24,317,045	28,015,303	45.8%	27,895	81,140,640	32,283,755	37,193,630	45.8%				0.0210		0.9790		6.50%	1.3276
	2009	60,082,698	36,635,777	35,031,889	58.3%	27,194	74,898,489	45,669,792	43,670,401	58.3%				0.0251		0.9749		6.50%	1.2466
	2010	58,726,722	39,890,871	43,317,984	73.8%	26,506	68,740,039	46,692,545	50,704,004	73.8%				0.0253		0.9747		6.50%	1.1705
	2011	56,710,797	39,074,589	47,599,300	83.9%	25,671	62,329,001	42,945,615	52,314,849	83.9%				0.0315		0.9685		6.50%	1.0991
	2012	59,351,320	47,006,184	46,156,216	77.8%	25,014	61,249,872	48,509,835	47,632,678	77.8%				0.0256		0.9744		6.50%	1.0320
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	59,901,832	52,277,347	64,100,740	107.0%	1.0000	1.3760	1.0000	0.0394	0.0000	0.9606	1.0416	6.50%	0.9690
Projected	2014	74,194,055	69,889,691	69,644,374	93.9%	22,326	67,506,360	63,589,983	63,366,778	93.9%	1.3508	1.1476	1.0130	0.0435	0.0287	0.9291	0.9057	6.50%	0.9099
Future	2015	86,049,100	76,073,857	72,019,176	83.7%	21,280	73,514,382	64,992,226	61,528,188	83.7%	1.2711	1.1262	1.0257	0.0469	0.0000	0.9531	0.8952	6.50%	0.8543
Experience	2016	81,038,475	77,703,467	76,839,672	94.8%	20,206	65,008,124	62,332,819	61,639,893	94.8%	1.0000	1.1045	1.0257	0.0504	0.0000	0.9496	0.9418	6.50%	0.8022
	2017	75,962,566	80,234,348	81,561,043	107.4%	19,110	57,217,172	60,434,801	61,434,105	107.4%	1.0000	1.1040	1.0257	0.0543	0.0000	0.9457	0.9374	6.50%	0.7532
	2018	70,840,178	83,018,383	85,624,169	120.9%	17,984	50,102,201	58,715,319	60,558,280	120.9%	1.0000	1.0975	1.0257	0.0589	0.0000	0.9411	0.9326	6.50%	0.7073
	2019	65,694,717	86,593,701	88,772,740	135.1%	16,840	43,627,265	57,506,091	58,953,171	135.1%	1.0000	1.0899	1.0257	0.0636	0.0000	0.9364	0.9274	6.50%	0.6641
	2020	60,601,332	89,918,073	91,137,216	150.4%	15,697	37,788,540	56,069,274	56,829,482	150.4%	1.0000	1.0850	1.0257	0.0679	0.0000	0.9321	0.9225	6.50%	0.6236
	2021	55,650,651	92,768,003	93,109,670	167.3%	14,577	32,583,564	54,315,845	54,515,892	167.3%	1.0000	1.0846	1.0257	0.0714	0.0000	0.9286	0.9183	6.50%	0.5855
	2022	50,895,127	95,148,032	94,772,346	186.2%	13,484	27,980,465	52,309,255	52,102,716	186.2%	1.0000	1.0850	1.0257	0.0749	0.0000	0.9251	0.9145	6.50%	0.5498
	2023	46,350,227	97,124,889	96,004,368	207.1%	12,423	23,926,600	50,137,151	49,558,724	207.1%	1.0000	1.0844	1.0257	0.0787	0.0000	0.9213	0.9107	6.50%	0.5162
	2024	42,028,811	98,696,703	96,766,175	230.2%	11,398	20,371,669	47,839,007	46,903,266	230.2%	1.0000	1.0837	1.0257	0.0825	0.0000	0.9175	0.9068	6.50%	0.4847
	2025	37,941,152	99,844,357	97,065,113	255.8%	10,412	17,267,935	45,441,580	44,176,679	255.8%	1.0000	1.0833	1.0257	0.0865	0.0000	0.9135	0.9027	6.50%	0.4551
	2026	34,094,859	100,548,811	96,898,856	284.2%	9,468	14,570,324	42,969,197	41,409,401	284.2%	1.0000	1.0830	1.0257	0.0906	0.0000	0.9094	0.8986	6.50%	0.4273
	2027	30,494,882	100,783,473	96,211,903	315.5%	8,570	12,236,512	40,440,825	38,606,417	315.5%	1.0000	1.0823	1.0257	0.0949	0.0000	0.9051	0.8944	6.50%	0.4013
	2028	27,143,573	100,516,649	94,978,732	349.9%	7,719	10,226,996	37,872,073	35,785,529	349.9%	1.0000	1.0812	1.0257	0.0993	0.0000	0.9007	0.8901	6.50%	0.3768
	2029	24,040,787	99,729,276	93,190,960	387.6%	6,917	8,505,114	35,282,076	32,968,961	387.6%	1.0000	1.0800	1.0257	0.1038	0.0000	0.8962	0.8857	6.50%	0.3538
	2030	21,184,031	98,420,206	90,898,676	429.1%	6,167	7,037,047	32,693,855	30,195,305	429.1%	1.0000	1.0792	1.0257	0.1085	0.0000	0.8915	0.8812	6.50%	0.3322
	2031	18,568,662	96,575,074	88,017,703	474.0%	5,468	5,791,791	30,122,937	27,453,789	474.0%	1.0000	1.0770	1.0257	0.1133	0.0000	0.8867	0.8765	6.50%	0.3119
	2032	16,188,117	94,157,547	84,527,223	522.2%	4,821	4,741,099	27,576,414	24,755,930	522.2%	1.0000	1.0739	1.0257	0.1182	0.0000	0.8818	0.8718	6.50%	0.2929
	2033	14,034,156	91,142,673	80,450,665	573.2%	4,227	3,859,396	25,064,255	22,123,951	573.2%	1.0000	1.0703	1.0257	0.1233	0.0000	0.8767	0.8669	6.50%	0.2750
	2034	12,097,088	87,540,550	75,888,648	627.3%	3,684	3,123,664	22,604,385	19,595,676	627.3%	1.0000	1.0669	1.0257	0.1285	0.0000	0.8715	0.8620	6.50%	0.2582
	2035	10,366,000	83,395,458	70,905,225	684.0%	3,191	2,513,304	20,219,771	17,191,433	684.0%	1.0000	1.0630	1.0257	0.1337	0.0000	0.8663	0.8569	6.50%	0.2425
	2036	8,828,984	78,768,700	65,604,438	743.1%	2,747	2,009,995	17,932,378	14,935,420	743.1%	1.0000	1.0591	1.0257	0.1391	0.0000	0.8609	0.8517	6.50%	0.2277
	2037	7,473,355	73,743,471	60,103,723	804.2%	2,350	1,597,534	15,763,701	12,848,013	804.2%	1.0000	1.0552	1.0257	0.1445	0.0000	0.8555	0.8465	6.50%	0.2138
	2038	6,285,875	68,424,573	54,530,525	867.5%	1,998	1,261,684	13,734,002	10,945,225	867.5%	1.0000	1.0516	1.0257	0.1500	0.0000	0.8500	0.8411	6.50%	0.2007
	2039	5,252,980	62,921,777	48,988,652	932.6%	1,687	990,014	11,858,681	9,232,746	932.6%	1.0000	1.0480	1.0257	0.1556	0.0000	0.8444	0.8357	6.50%	0.1885
	2040	4,360,997	57,346,556	43,579,321	999.3%	1,415	771,741	10,148,296	7,711,986	999.3%	1.0000	1.0446	1.0257	0.1611	0.0000	0.8389	0.8302	6.50%	0.1770
	2041	3,596,348	51,810,159	38,403,558	1067.8%	1,179	597,582	8,608,968	6,381,278	1067.8%	1.0000	1.0418	1.0257	0.1667	0.0000	0.8333	0.8247	6.50%	0.1662
	2042	2,945,739	46,414,633	33,544,773	1138.8%	976	459,601	7,241,716	5,233,731	1138.8%	1.0000	1.0396	1.0257	0.1723	0.0000	0.8277	0.8191	6.50%	0.1560
	2043	2,396,343	41,250,145	29,069,984	1213.1%	802	351,064	6,043,137	4,258,746	1213.1%	1.0000	1.0386	1.0257	0.1779	0.0000	0.8221	0.8135	6.50%	0.1465
	2044	1,935,965	36,391,594	25,034,540	1293.1%	655	266,308	5,005,972	3,443,713	1293.1%	1.0000	1.0392	1.0257	0.1835	0.0000	0.8165	0.8079	6.50%	0.1376
	2045	1,553,168	31,904,973	21,496,099	1384.0%	531	200,612	4,120,938	2,776,498	1384.0%	1.0000	1.0434	1.0257	0.1890	0.0000	0.8110	0.8023	6.50%	0.1292
	2046	1,237,367	27,842,739	18,464,421	1492.2%	428	150,068	3,376,759	2,239,360	1492.2%	1.0000	1.0511	1.0257	0.1945	0.0000	0.8055	0.7967	6.50%	0.1213
	2047	978,884	24,225,295	15,870,422	1621.3%	342	111,473	2,758,720	1,807,287	1621.3%	1.0000	1.0592	1.0257	0.2000	0.0000	0.8000	0.7911	6.50%	0.1139
	2048	768,984	21,028,621	13,582,362	1766.3%	272	82,225	2,248,535	1,452,326	1766.3%	1.0000	1.0621	1.0257	0.2054	0.0000	0.7946	0.7856	6.50%	0.1069
	2049	599,883	18,199,764	11,537,417	1923.3%	215	60,229	1,827,280	1,158,372	1923.3%	1.0000	1.0616	1.0257	0.2107	0.0000	0.7893	0.7801	6.50%	0.1004
	2050	464,729	15,687,862	9,717,455	2091.0%	168	43,812	1,478,950	916,099	2091.0%	1.0000	1.0599	1.0257	0.2160	0.0000	0.7840	0.7747	6.50%	0.0943
	2051	357,563	13,454,694	8,119,661	2270.8%	131	31,651	1,191,006	718,750	2270.8%	1.0000	1.0588	1.0257	0.2211	0.0000	0.7789	0.7694	6.50%	0.0885
	2052	273,262	11,473,940	6,727,260	2461.8%	101	22,713	953,681	559,150	2461.8%	1.0000	1.0569	1.0257	0.2261	0.0000	0.7739	0.7642	6.50%	0.0831
	Past	824,582,167	218,925,141	300,018,689	36.4%	414,482	1,308,580,068	269,490,032	396,311,768	30.3%									
	Future	1,066,586,966	2,734,662,330	2,485,810,483	233.1%	295,999	658,409,664	1,155,099,209	1,112,373,004	168.9%									
	Lifetime	1,891,169,132	2,953,587,471	2,785,829,172	147.3%	710,481	1,966,989,732	1,424,589,241	1,508,684,772	76.7%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		6.50%	2.6541
	1998	158,136	0	0	0.0%	252	394,094	0	0	0.0%				0.0118		0.9882		6.50%	2.4921
Historical	1999	675,886	0	0	0.0%	665	1,581,586	0	0	0.0%				0.0104		0.9896		6.50%	2.3400
Experience	2000	1,291,636	15,496	43,848	3.4%	990	2,837,986	34,049	96,343	3.4%				0.0246		0.9754		6.50%	2.1972
	2001	1,504,632	23,470	0	0.0%	962	3,104,207	48,420	0	0.0%				0.0428		0.9572		6.50%	2.0631
	2002	1,452,485	25,634	414,051	28.5%	938	2,813,731	49,658	802,092	28.5%				0.0249		0.9751		6.50%	1.9372
	2003	1,404,679	134,990	147,061	10.5%	908	2,555,045	245,541	267,496	10.5%				0.0320		0.9680		6.50%	1.8190
	2004	1,375,813	146,001	7,687	0.6%	890	2,349,801	249,360	13,129	0.6%				0.0198		0.9802		6.50%	1.7079
	2005	1,352,517	139,273	247,935	18.3%	878	2,169,026	223,351	397,613	18.3%				0.0135		0.9865		6.50%	1.6037
	2006	1,330,624	109,493	376,813	28.3%	868	2,003,678	164,876	567,412	28.3%				0.0114		0.9886		6.50%	1.5058
	2007	1,302,785	23,992	94,435	7.2%	851	1,842,025	33,922	133,523	7.2%				0.0196		0.9804		6.50%	1.4139
	2008	1,288,206	321,492	485,124	37.7%	843	1,710,246	426,819	644,060	37.7%				0.0094		0.9906		6.50%	1.3276
	2009	1,269,461	615,986	532,803	42.0%	826	1,582,497	767,882	664,187	42.0%				0.0202		0.9798		6.50%	1.2466
	2010	1,232,060	618,638	921,588	74.8%	805	1,442,135	724,121	1,078,726	74.8%				0.0254		0.9746		6.50%	1.1705
	2011	1,243,615	578,265	1,006,032	80.9%	780	1,366,817	635,553	1,105,698	80.9%				0.0311		0.9689		6.50%	1.0991
	2012	1,438,354	801,068	629,790	43.8%	761	1,484,365	826,693	649,936	43.8%				0.0244		0.9756		6.50%	1.0320
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,377,830	876,230	1,204,503	87.4%	1.0000	1.9966	1.0000	0.0323	0.0000	0.9677	0.9886	6.50%	0.9690
Projected	2014	1,366,169	1,248,228	1,406,553	103.0%	710	1,243,026	1,135,716	1,279,769	103.0%	1.0000	1.1777	1.0000	0.0356	0.0000	0.9644	0.9608	6.50%	0.9099
Future	2015	1,307,802	1,466,183	1,563,276	119.5%	683	1,117,295	1,252,605	1,335,554	119.5%	1.0000	1.1610	1.0000	0.0383	0.0000	0.9617	0.9573	6.50%	0.8543
Experience	2016	1,247,669	1,617,995	1,726,449	138.4%	655	1,000,866	1,297,937	1,384,937	138.4%	1.0000	1.1576	1.0000	0.0411	0.0000	0.9589	0.9540	6.50%	0.8022
	2017	1,185,975	1,749,525	1,904,136	160.6%	626	893,310	1,317,792	1,434,249	160.6%	1.0000	1.1603	1.0000	0.0441	0.0000	0.9559	0.9506	6.50%	0.7532
	2018	1,122,679	1,889,517	2,082,803	185.5%	596	794,022	1,336,374	1,473,077	185.5%	1.0000	1.1555	1.0000	0.0480	0.0000	0.9520	0.9466	6.50%	0.7073
	2019	1,057,623	2,056,075	2,245,328	212.3%	565	702,358	1,365,421	1,491,102	212.3%	1.0000	1.1443	1.0000	0.0523	0.0000	0.9477	0.9421	6.50%	0.6641
	2020	991,781	2,224,197	2,400,163	242.0%	533	618,434	1,386,920	1,496,645	242.0%	1.0000	1.1399	1.0000	0.0560	0.0000	0.9440	0.9377	6.50%	0.6236
	2021	926,432	2,389,220	2,554,091	275.7%	502	542,428	1,398,893	1,495,425	275.7%	1.0000	1.1392	1.0000	0.0590	0.0000	0.9410	0.9341	6.50%	0.5855
	2022	862,349	2,551,199	2,709,024	314.1%	471	474,091	1,402,565	1,489,332	314.1%	1.0000	1.1395	1.0000	0.0621	0.0000	0.9379	0.9308	6.50%	0.5498
	2023	799,763	2,710,958	2,856,261	357.1%	440	412,848	1,399,433	1,474,439	357.1%	1.0000	1.1369	1.0000	0.0653	0.0000	0.9347	0.9274	6.50%	0.5162
	2024	738,891	2,864,727	2,986,630	404.2%	410	358,146	1,388,554	1,447,641	404.2%	1.0000	1.1318	1.0000	0.0688	0.0000	0.9312	0.9239	6.50%	0.4847
	2025	679,936	3,010,082	3,112,275	457.7%	380	309,455	1,369,961	1,416,471	457.7%	1.0000	1.1324	1.0000	0.0724	0.0000	0.9276	0.9202	6.50%	0.4551
	2026	623,086	3,148,062	3,233,666	519.0%	351	266,274	1,345,314	1,381,896	519.0%	1.0000	1.1338	1.0000	0.0761	0.0000	0.9239	0.9164	6.50%	0.4273
	2027	568,514	3,275,813	3,331,977	586.1%	323	228,124	1,314,467	1,337,004	586.1%	1.0000	1.1293	1.0000	0.0801	0.0000	0.9199	0.9124	6.50%	0.4013
	2028	516,372	3,388,999	3,407,996	660.0%	296	194,555	1,276,887	1,284,045	660.0%	1.0000	1.1261	1.0000	0.0842	0.0000	0.9158	0.9083	6.50%	0.3768
	2029	466,795	3,485,402	3,466,685	742.7%	270	165,142	1,233,061	1,226,439	742.7%	1.0000	1.1253	1.0000	0.0885	0.0000	0.9115	0.9040	6.50%	0.3538
	2030	419,897	3,561,386	3,496,333	832.7%	244	139,484	1,183,044	1,161,434	832.7%	1.0000	1.1212	1.0000	0.0930	0.0000	0.9070	0.8995	6.50%	0.3322
	2031	375,770	3,611,851	3,492,124	929.3%	221	117,207	1,126,580	1,089,236	929.3%	1.0000	1.1161	1.0000	0.0977	0.0000	0.9023	0.8949	6.50%	0.3119
	2032	334,485	3,631,234	3,450,935	1031.7%	198	97,962	1,063,498	1,010,693	1031.7%	1.0000	1.1102	1.0000	0.1025	0.0000	0.8975	0.8901	6.50%	0.2929
	2033	296,089	3,615,906	3,373,503	1139.4%	177	81,424	994,375	927,714	1139.4%	1.0000	1.1043	1.0000	0.1075	0.0000	0.8925	0.8852	6.50%	0.2750
	2034	260,599	3,566,449	3,268,186	1254.1%	157	67,291	920,915	843,899	1254.1%	1.0000	1.1007	1.0000	0.1126	0.0000	0.8874	0.8801	6.50%	0.2582
	2035	228,009	3,483,939	3,131,603	1373.5%	138	55,282	844,704	759,277	1373.5%	1.0000	1.0952	1.0000	0.1179	0.0000	0.8821	0.8749	6.50%	0.2425
	2036	198,280	3,370,247	2,968,903	1497.3%	121	45,140	767,266	675,897	1497.3%	1.0000	1.0902	1.0000	0.1232	0.0000	0.8768	0.8696	6.50%	0.2277
	2037	171,348	3,230,476	2,794,050	1630.6%	106	36,628	690,560	597,267	1630.6%	1.0000	1.0890	1.0000	0.1287	0.0000	0.8713	0.8642	6.50%	0.2138
	2038	147,123	3,069,135	2,603,780	1769.8%	91	29,530	616,029	522,624	1769.8%	1.0000	1.0853	1.0000	0.1343	0.0000	0.8657	0.8586	6.50%	0.2007
	2039	125,490	2,888,372	2,396,279	1909.5%	79	23,651	544,363	451,620	1909.5%	1.0000	1.0790	1.0000	0.1399	0.0000	0.8601	0.8530	6.50%	0.1885
	2040	106,317	2,691,411	2,180,376	2050.8%	67	18,814	476,284	385,849	2050.8%	1.0000	1.0740	1.0000	0.1456	0.0000	0.8544	0.8472	6.50%	0.1770
	2041	89,456	2,483,843	1,964,391	2195.9%	57	14,864	412,725	326,410	2195.9%	1.0000	1.0708	1.0000	0.1513	0.0000	0.8487	0.8414	6.50%	0.1662
	2042	74,744	2,270,779	1,750,893	2342.5%	48	11,662	354,292	273,178	2342.5%	1.0000	1.0668	1.0000	0.1570	0.0000	0.8430	0.8355	6.50%	0.1560
	2043	62,010	2,057,174	1,546,023	2493.2%	40	9,085	301,375	226,492	2493.2%	1.0000	1.0643	1.0000	0.1627	0.0000	0.8373	0.8296	6.50%	0.1465
	2044	51,081	1,847,815	1,354,176	2651.0%	33	7,027	254,183	186,278	2651.0%	1.0000	1.0633	1.0000	0.1684	0.0000	0.8316	0.8238	6.50%	0.1376
	2045	41,780	1,648,099	1,185,146	2836.7%	28	5,396	212,873	153,077	2836.7%	1.0000	1.0700	1.0000	0.1739	0.0000	0.8261	0.8179	6.50%	0.1292
	2046	33,931	1,463,385	1,039,722	3064.2%	23	4,115	177,479	126,097	3064.2%	1.0000	1.0802	1.0000	0.1793	0.0000	0.8207	0.8121	6.50%	0.1213
	2047	27,365	1,296,291	913,876	3339.6%	19	3,116	147,619	104,070	3339.6%	1.0000	1.0899	1.0000	0.1846	0.0000	0.8154	0.8065	6.50%	0.1139
	2048	21,919	1,146,276	800,664	3652.9%	15	2,344	122,568	85,613	3652.9%	1.0000	1.0938	1.0000	0.1897	0.0000	0.8103	0.8010	6.50%	0.1069
	2049	17,439	1,011,354	697,120	3997.5%	12	1,751	101,541	69,992	3997.5%	1.0000	1.0944	1.0000	0.1947	0.0000	0.8053	0.7956	6.50%	0.1004
	2050	13,784	889,090	600,470	4356.3%	10	1,299	83,818	56,608	4356.3%	1.0000	1.0897	1.0000	0.1994	0.0000	0.8006	0.7904	6.50%	0.0943
	2051	10,827	777,964	513,140	4739.6%	8	958	68,865	45,423	4739.6%	1.0000	1.0880	1.0000	0.2039	0.0000	0.7961	0.7854	6.50%	0.0885
	2052	8,452	677,073	435,562	5153.2%	6	703	56,276	36,203	5153.2%	1.0000	1.0873	1.0000	0.2082	0.0000	0.7918	0.7807	6.50%	0.0831
	Past	18,320,889	3,553,798	4,907,168	26.8%	12,217	29,237,239	4,430,244	6,420,214	22.0%									
	Future	18,999,933	94,269,993	88,187,600	464.1%	10,443	11,472,939	33,619,360	33,767,481	294.3%									
	Lifetime	37,320,822	97,823,791	93,094,768	249.4%	22,660	40,710,178	38,049,604	40,187,695	98.7%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 71.7% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		6.50%	2.6541
	1998	158,136	0	0	0.0%	252	394,094	0	0	0.0%				0.0118		0.9882		6.50%	2.4921
Historical	1999	675,886	0	0	0.0%	665	1,581,586	0	0	0.0%				0.0104		0.9896		6.50%	2.3400
Experience	2000	1,291,636	15,496	43,848	3.4%	990	2,837,986	34,049	96,343	3.4%				0.0246		0.9754		6.50%	2.1972
	2001	1,504,632	23,470	0	0.0%	962	3,104,207	48,420	0	0.0%				0.0428		0.9572		6.50%	2.0631
	2002	1,452,485	25,634	414,051	28.5%	938	2,813,731	49,658	802,092	28.5%				0.0249		0.9751		6.50%	1.9372
	2003	1,404,679	134,990	147,061	10.5%	908	2,555,045	245,541	267,496	10.5%				0.0320		0.9680		6.50%	1.8190
	2004	1,375,813	146,001	7,687	0.6%	890	2,349,801	249,360	13,129	0.6%				0.0198		0.9802		6.50%	1.7079
	2005	1,352,517	139,273	247,935	18.3%	878	2,169,026	223,351	397,613	18.3%				0.0135		0.9865		6.50%	1.6037
	2006	1,330,624	109,493	376,813	28.3%	868	2,003,678	164,876	567,412	28.3%				0.0114		0.9886		6.50%	1.5058
	2007	1,302,785	23,992	94,435	7.2%	851	1,842,025	33,922	133,523	7.2%				0.0196		0.9804		6.50%	1.4139
	2008	1,288,206	321,492	485,124	37.7%	843	1,710,246	426,819	644,060	37.7%				0.0094		0.9906		6.50%	1.3276
	2009	1,269,461	615,986	532,803	42.0%	826	1,582,497	767,882	664,187	42.0%				0.0202		0.9798		6.50%	1.2466
	2010	1,232,060	618,638	921,588	74.8%	805	1,442,135	724,121	1,078,726	74.8%				0.0254		0.9746		6.50%	1.1705
	2011	1,243,615	578,265	1,006,032	80.9%	780	1,366,817	635,553	1,105,698	80.9%				0.0311		0.9689		6.50%	1.0991
	2012	1,438,354	801,068	629,790	43.8%	761	1,484,365	826,693	649,936	43.8%				0.0244		0.9756		6.50%	1.0320
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,377,830	876,230	1,204,503	87.4%	1.0000	1.9966	1.0000	0.0323	0.0000	0.9677	0.9886	6.50%	0.9690
Projected	2014	1,720,617	1,236,567	1,354,054	78.7%	690	1,565,524	1,125,106	1,232,002	78.7%	1.3448	1.1741	1.0128	0.0356	0.0287	0.9367	0.9161	6.50%	0.9099
Future	2015	2,024,711	1,420,804	1,445,852	71.4%	663	1,729,772	1,213,836	1,235,236	71.4%	1.2768	1.1499	1.0257	0.0383	0.0000	0.9617	0.9053	6.50%	0.8543
Experience	2016	1,931,614	1,534,033	1,596,769	82.7%	636	1,549,519	1,230,584	1,280,910	82.7%	1.0000	1.1286	1.0257	0.0411	0.0000	0.9589	0.9540	6.50%	0.8022
	2017	1,836,100	1,636,839	1,761,109	95.9%	608	1,383,003	1,232,914	1,326,518	95.9%	1.0000	1.1312	1.0257	0.0441	0.0000	0.9559	0.9506	6.50%	0.7532
	2018	1,738,107	1,755,391	1,926,356	110.8%	579	1,229,288	1,241,513	1,362,429	110.8%	1.0000	1.1265	1.0257	0.0480	0.0000	0.9520	0.9466	6.50%	0.7073
	2019	1,637,389	1,905,065	2,076,673	126.8%	549	1,087,375	1,265,137	1,379,100	126.8%	1.0000	1.1156	1.0257	0.0523	0.0000	0.9477	0.9421	6.50%	0.6641
	2020	1,535,453	2,058,787	2,219,878	144.6%	518	957,447	1,283,777	1,384,226	144.6%	1.0000	1.1113	1.0257	0.0560	0.0000	0.9440	0.9377	6.50%	0.6236
	2021	1,434,282	2,210,861	2,362,244	164.7%	487	839,775	1,294,463	1,383,099	164.7%	1.0000	1.1106	1.0257	0.0590	0.0000	0.9410	0.9341	6.50%	0.5855
	2022	1,335,071	2,360,318	2,505,540	187.7%	457	733,978	1,297,625	1,377,463	187.7%	1.0000	1.1109	1.0257	0.0621	0.0000	0.9379	0.9308	6.50%	0.5498
	2023	1,238,176	2,507,849	2,641,717	213.4%	427	639,163	1,294,585	1,363,689	213.4%	1.0000	1.1083	1.0257	0.0653	0.0000	0.9347	0.9274	6.50%	0.5162
	2024	1,143,935	2,649,917	2,762,293	241.5%	398	554,473	1,284,434	1,338,904	241.5%	1.0000	1.1034	1.0257	0.0688	0.0000	0.9312	0.9239	6.50%	0.4847
	2025	1,052,662	2,784,250	2,878,500	273.4%	369	479,092	1,267,180	1,310,075	273.4%	1.0000	1.1040	1.0257	0.0724	0.0000	0.9276	0.9202	6.50%	0.4551
	2026	964,649	2,911,795	2,990,773	310.0%	341	412,239	1,244,346	1,278,097	310.0%	1.0000	1.1053	1.0257	0.0761	0.0000	0.9239	0.9164	6.50%	0.4273
	2027	880,161	3,029,900	3,081,700	350.1%	314	353,177	1,215,791	1,236,577	350.1%	1.0000	1.1010	1.0257	0.0801	0.0000	0.9199	0.9124	6.50%	0.4013
	2028	799,435	3,134,545	3,152,009	394.3%	287	301,207	1,181,016	1,187,596	394.3%	1.0000	1.0978	1.0257	0.0842	0.0000	0.9158	0.9083	6.50%	0.3768
	2029	722,681	3,223,678	3,206,290	443.7%	262	255,669	1,140,468	1,134,317	443.7%	1.0000	1.0970	1.0257	0.0885	0.0000	0.9115	0.9040	6.50%	0.3538
	2030	650,075	3,293,933	3,233,711	497.4%	237	215,946	1,094,200	1,074,195	497.4%	1.0000	1.0931	1.0257	0.0930	0.0000	0.9070	0.8995	6.50%	0.3322
	2031	581,759	3,340,590	3,229,818	555.2%	214	181,458	1,041,971	1,007,419	555.2%	1.0000	1.0881	1.0257	0.0977	0.0000	0.9023	0.8949	6.50%	0.3119
	2032	517,843	3,358,504	3,191,723	616.3%	192	151,663	983,623	934,777	616.3%	1.0000	1.0823	1.0257	0.1025	0.0000	0.8975	0.8901	6.50%	0.2929
	2033	458,398	3,344,319	3,120,107	680.7%	172	126,059	919,689	858,030	680.7%	1.0000	1.0766	1.0257	0.1075	0.0000	0.8925	0.8852	6.50%	0.2750
	2034	403,454	3,298,570	3,022,701	749.2%	152	104,178	851,744	780,510	749.2%	1.0000	1.0731	1.0257	0.1126	0.0000	0.8874	0.8801	6.50%	0.2582
	2035	352,998	3,222,254	2,896,377	820.5%	134	85,587	781,256	702,245	820.5%	1.0000	1.0677	1.0257	0.1179	0.0000	0.8821	0.8749	6.50%	0.2425
	2036	306,973	3,117,100	2,745,898	894.5%	118	69,885	709,635	625,127	894.5%	1.0000	1.0628	1.0257	0.1232	0.0000	0.8768	0.8696	6.50%	0.2277
	2037	265,277	2,987,826	2,584,179	974.1%	103	56,707	638,690	552,404	974.1%	1.0000	1.0617	1.0257	0.1287	0.0000	0.8713	0.8642	6.50%	0.2138
	2038	227,772	2,838,603	2,408,201	1057.3%	89	45,718	569,757	483,368	1057.3%	1.0000	1.0581	1.0257	0.1343	0.0000	0.8657	0.8586	6.50%	0.2007
	2039	194,281	2,671,417	2,216,286	1140.8%	76	36,616	503,474	417,697	1140.8%	1.0000	1.0519	1.0257	0.1399	0.0000	0.8601	0.8530	6.50%	0.1885
	2040	164,598	2,489,250	2,016,600	1225.2%	65	29,128	440,508	356,866	1225.2%	1.0000	1.0470	1.0257	0.1456	0.0000	0.8544	0.8472	6.50%	0.1770
	2041	138,493	2,297,273	1,816,838	1311.9%	55	23,013	381,723	301,893	1311.9%	1.0000	1.0439	1.0257	0.1513	0.0000	0.8487	0.8414	6.50%	0.1662
	2042	115,716	2,100,213	1,619,377	1399.4%	47	18,054	327,680	252,659	1399.4%	1.0000	1.0400	1.0257	0.1570	0.0000	0.8430	0.8355	6.50%	0.1560
	2043	96,003	1,902,652	1,429,896	1489.4%	39	14,064	278,738	209,479	1489.4%	1.0000	1.0376	1.0257	0.1627	0.0000	0.8373	0.8296	6.50%	0.1465
	2044	79,083	1,709,019	1,252,459	1583.7%	33	10,878	235,090	172,286	1583.7%	1.0000	1.0366	1.0257	0.1684	0.0000	0.8316	0.8238	6.50%	0.1376
	2045	64,682	1,524,304	1,096,125	1694.6%	27	8,355	196,883	141,579	1694.6%	1.0000	1.0432	1.0257	0.1739	0.0000	0.8261	0.8179	6.50%	0.1292
	2046	52,531	1,353,465	961,624	1830.6%	22	6,371	164,148	116,626	1830.6%	1.0000	1.0531	1.0257	0.1793	0.0000	0.8207	0.8121	6.50%	0.1213
	2047	42,366	1,198,922	845,232	1995.1%	18	4,825	136,530	96,253	1995.1%	1.0000	1.0625	1.0257	0.1846	0.0000	0.8154	0.8065	6.50%	0.1139
	2048	33,934	1,060,175	740,523	2182.2%	15	3,628	113,362	79,182	2182.2%	1.0000	1.0664	1.0257	0.1897	0.0000	0.8103	0.8010	6.50%	0.1069
	2049	26,998	935,387	644,757	2388.1%	12	2,711	93,914	64,734	2388.1%	1.0000	1.0669	1.0257	0.1947	0.0000	0.8053	0.7956	6.50%	0.1004
	2050	21,340	822,308	555,367	2602.5%	9	2,012	77,522	52,356	2602.5%	1.0000	1.0624	1.0257	0.1994	0.0000	0.8006	0.7904	6.50%	0.0943
	2051	16,762	719,528	474,596	2831.5%	7	1,484	63,692	42,011	2831.5%	1.0000	1.0607	1.0257	0.2039	0.0000	0.7961	0.7854	6.50%	0.0885
	2052	13,086	626,215	402,846	3078.5%	6	1,088	52,049	33,483	3078.5%	1.0000	1.0600	1.0257	0.2082	0.0000	0.7918	0.7807	6.50%	0.0831
	Past	18,320,889	3,553,798	4,907,168	26.8%	12,217	29,237,239	4,430,244	6,420,214	22.0%									
	Future	28,241,369	87,476,686	81,710,031	289.3%	10,165	16,647,957	31,344,881	31,369,920	188.4%									
	Lifetime	46,562,258	91,030,484	86,617,199	186.0%	22,382	45,885,196	35,775,125	37,790,133	82.4%									

Attachment 3
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	2,400	0	4,342	180.9%
1998	7,721,639	229,609	2,213,602	31.6%
1999	30,794,061	840,963	13,541,315	46.7%
2000	54,003,721	3,687,230	30,618,790	63.5%
2001	62,923,203	5,099,667	44,555,102	78.9%
2002	61,422,501	8,328,852	48,269,614	92.1%
2003	60,056,845	9,728,002	48,762,683	97.4%
2004	62,503,951	10,995,938	48,470,201	95.1%
2005	64,399,830	16,752,492	47,781,699	100.2%
2006	62,836,089	17,551,262	49,569,958	106.8%
2007	61,928,944	26,683,983	51,558,410	126.3%
2008	61,117,446	28,015,303	52,525,424	131.8%
2009	60,082,698	35,031,889	51,865,730	144.6%
2010	58,726,722	43,317,984	51,786,836	161.9%
2011	56,710,797	47,599,300	50,116,386	172.3%
2012	59,351,320	46,156,216	53,805,924	168.4%
Total	824,582,167	300,018,689	645,446,018	114.7%

Attachment 4
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	0	0	0	0.0%
1998	158,136	0	53,829	34.0%
1999	675,886	0	313,522	46.4%
2000	1,291,636	43,848	717,913	59.0%
2001	1,504,632	0	1,097,201	72.9%
2002	1,452,485	414,051	1,196,663	110.9%
2003	1,404,679	147,061	1,189,638	95.2%
2004	1,375,813	7,687	1,277,076	93.4%
2005	1,352,517	247,935	1,345,206	117.8%
2006	1,330,624	376,813	1,393,557	133.0%
2007	1,302,785	94,435	1,403,369	115.0%
2008	1,288,206	485,124	1,577,992	160.2%
2009	1,269,461	532,803	1,505,462	160.6%
2010	1,232,060	921,588	1,466,961	193.9%
2011	1,243,615	1,006,032	1,469,075	199.0%
2012	1,438,354	629,790	1,617,532	156.2%
Total	18,320,889	4,907,168	17,624,997	123.0%

Attachment 5
MetLife Insurance Company USA
Nationwide Reserve Experience as of December 31, 2012
LTC4 Tax-Qualified Comprehensive Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1997	0	0	0	0	
1998	229,609	229,609	0	0	
1999	840,963	835,486	0	5,477	
2000	3,687,230	3,627,622	0	59,608	
2001	5,099,667	5,099,667	0	0	
2002	8,328,852	8,139,218	0	189,634	
2003	9,728,002	9,387,883	0	340,119	
2004	10,995,938	10,704,736	0	291,202	
2005	16,752,492	16,071,957	0	680,534	
2006	17,551,262	16,354,593	0	1,196,669	
2007	26,683,983	23,856,236	0	2,827,747	
2008	28,015,303	23,364,072	0	4,651,231	
2009	35,031,889	26,369,289	0	8,662,599	
2010	43,317,984	23,900,640	832,127	18,585,217	
2011	47,599,300	15,864,662	3,537,194	28,197,445	
2012	46,156,216	3,184,006	18,430,343	24,541,868	645,446,018
Total	300,018,689	186,989,675	22,799,664	90,229,350	645,446,018

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

Attachment 6
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC4 Tax-Qualified Comprehensive Policy Forms
Experience as of December 31, 2012

Nationwide Experience With No Increase

1	Present Value of Future Claims:	1,194,858,661
2	Active Life Reserves at 12/31/2012:	645,446,018
3	Present Value of Future Premium:	456,345,239
	Anticipated Loss Ratio = (1 - 2) / 3:	**120.4%**

Nationwide Experience With 71.7% Increase

1	Present Value of Future Claims:	1,112,373,004
2	Active Life Reserves at 12/31/2012:	645,446,018
3	Present Value of Future Premium:	658,409,664
	Anticipated Loss Ratio = (1 - 2) / 3:	**70.9%**

Virginia-Specific Experience With No Increase

1	Present Value of Future Claims:	33,767,481
2	Active Life Reserves at 12/31/2012:	17,624,997
3	Present Value of Future Premium:	11,472,939
	Anticipated Loss Ratio = (1 - 2) / 3:	**140.7%**

Virginia-Specific Experience With 71.7% Increase

1	Present Value of Future Claims:	31,369,920
2	Active Life Reserves at 12/31/2012:	17,624,997
3	Present Value of Future Premium:	16,647,957
	Anticipated Loss Ratio = (1 - 2) / 3:	**82.6%**

Future claims, active life reserves, and future premium are discounted at the originial pricing interest rate assumption of 6.5%.

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest					Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio		Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	5,370	0	0	0.0%	15	14,252	0	0	0.0%					0.0000		1.0000		6.50%	2.6541
	1998	17,275,246	3,344	229,609	1.3%	10,311	43,052,021	8,334	572,213	1.3%					0.0104		0.9896		6.50%	2.4921
	1999	68,894,044	189,122	840,963	1.2%	23,193	161,213,491	442,550	1,967,870	1.2%					0.0272		0.9728		6.50%	2.3400
	2000	120,819,879	484,105	3,687,230	3.1%	33,816	265,465,748	1,063,677	8,101,591	3.1%					0.0319		0.9681		6.50%	2.1972
	2001	140,774,998	1,566,727	5,099,667	3.6%	33,187	290,433,039	3,232,317	10,521,128	3.6%					0.0395		0.9605		6.50%	2.0631
	2002	137,417,551	2,818,225	8,328,852	6.1%	32,244	266,203,086	5,459,420	16,134,519	6.1%					0.0284		0.9716		6.50%	1.9372
	2003	134,362,236	4,197,095	9,728,002	7.2%	31,479	244,398,477	7,634,315	17,694,770	7.2%					0.0237		0.9763		6.50%	1.8190
	2004	131,609,978	5,352,938	10,995,938	8.4%	30,648	224,781,457	9,142,477	18,780,361	8.4%					0.0264		0.9736		6.50%	1.7079
	2005	127,729,242	6,565,264	16,752,492	13.1%	29,739	204,838,880	10,528,687	26,865,905	13.1%					0.0297		0.9703		6.50%	1.6037
	2006	124,627,751	6,231,691	17,551,262	14.1%	29,077	187,666,696	9,383,792	26,429,004	14.1%					0.0223		0.9777		6.50%	1.5058
	2007	122,828,538	4,592,163	26,683,983	21.7%	28,493	173,668,929	6,492,921	37,728,843	21.7%					0.0201		0.9799		6.50%	1.4139
	2008	121,219,030	24,317,045	28,015,303	23.1%	27,895	160,932,605	32,283,755	37,193,630	23.1%					0.0210		0.9790		6.50%	1.3276
	2009	119,166,735	36,635,777	35,031,889	29.4%	27,194	148,552,057	45,669,792	43,670,401	29.4%					0.0251		0.9749		6.50%	1.2466
	2010	116,477,320	39,890,871	43,317,984	37.2%	26,506	136,337,520	46,692,545	50,704,004	37.2%					0.0253		0.9747		6.50%	1.1705
	2011	112,478,978	39,074,589	47,599,300	42.3%	25,671	123,622,003	42,945,615	52,314,849	42.3%					0.0315		0.9685		6.50%	1.0991
	2012	109,610,808	47,006,184	46,156,216	42.1%	25,014	113,117,079	48,509,835	47,632,678	42.1%					0.0256		0.9744		6.50%	1.0320
Projected Future Experience	2013	106,523,444	53,949,615	66,151,218	62.1%	24,029	103,221,554	52,277,347	64,100,740	62.1%		1.0000	1.3760	1.0000	0.0394	0.0000	0.9606	1.0416	6.50%	0.9690
	2014	101,244,904	70,471,521	72,389,462	71.5%	22,985	92,118,904	64,119,368	65,864,430	71.5%		1.0000	1.1514	1.0000	0.0435	0.0000	0.9565	0.9504	6.50%	0.9099
	2015	95,775,767	78,341,569	77,868,133	81.3%	21,908	81,824,172	66,929,603	66,525,132	81.3%		1.0000	1.1371	1.0000	0.0469	0.0000	0.9531	0.9460	6.50%	0.8543
	2016	90,198,760	81,850,819	83,080,120	92.1%	20,803	72,356,398	65,659,777	66,645,908	92.1%		1.0000	1.1329	1.0000	0.0504	0.0000	0.9496	0.9418	6.50%	0.8022
	2017	84,549,089	85,666,313	88,184,933	104.3%	19,674	63,684,787	64,526,312	66,423,408	104.3%		1.0000	1.1324	1.0000	0.0543	0.0000	0.9457	0.9374	6.50%	0.7532
	2018	78,847,686	89,278,619	92,578,041	117.4%	18,515	55,765,566	63,142,914	65,476,453	117.4%		1.0000	1.1257	1.0000	0.0589	0.0000	0.9411	0.9326	6.50%	0.7073
	2019	73,120,601	93,395,674	95,982,319	131.3%	17,337	48,558,728	62,023,220	63,740,988	131.3%		1.0000	1.1180	1.0000	0.0636	0.0000	0.9364	0.9274	6.50%	0.6641
	2020	67,451,479	97,100,132	98,538,824	146.1%	16,160	42,060,014	60,547,716	61,444,826	146.1%		1.0000	1.1129	1.0000	0.0679	0.0000	0.9321	0.9225	6.50%	0.6236
	2021	61,941,192	100,222,807	100,671,469	162.5%	15,007	36,266,688	58,680,647	58,943,340	162.5%		1.0000	1.1125	1.0000	0.0714	0.0000	0.9286	0.9183	6.50%	0.5855
	2022	56,648,122	102,822,404	102,469,177	180.9%	13,882	31,143,272	56,528,372	56,334,180	180.9%		1.0000	1.1130	1.0000	0.0749	0.0000	0.9251	0.9145	6.50%	0.5498
	2023	51,589,483	104,976,702	103,801,257	201.2%	12,790	26,631,173	54,190,361	53,583,580	201.2%		1.0000	1.1123	1.0000	0.0787	0.0000	0.9213	0.9107	6.50%	0.5162
	2024	46,779,590	106,687,298	104,624,933	223.7%	11,735	22,674,406	51,712,106	50,712,463	223.7%		1.0000	1.1116	1.0000	0.0825	0.0000	0.9175	0.9068	6.50%	0.4847
	2025	42,229,877	107,935,613	104,948,148	248.5%	10,720	19,219,838	49,124,107	47,764,439	248.5%		1.0000	1.1112	1.0000	0.0865	0.0000	0.9135	0.9027	6.50%	0.4551
	2026	37,948,814	108,702,350	104,768,389	276.1%	9,748	16,217,298	46,453,584	44,772,419	276.1%		1.0000	1.1109	1.0000	0.0906	0.0000	0.9094	0.8986	6.50%	0.4273
	2027	33,941,910	108,959,587	104,025,646	306.5%	8,823	13,619,682	43,721,609	41,741,794	306.5%		1.0000	1.1101	1.0000	0.0949	0.0000	0.9051	0.8944	6.50%	0.4013
	2028	30,211,780	108,673,659	102,692,324	339.9%	7,947	11,383,017	40,945,424	38,691,811	339.9%		1.0000	1.1091	1.0000	0.0993	0.0000	0.9007	0.8901	6.50%	0.3768
	2029	26,758,267	107,824,209	100,759,360	376.6%	7,121	9,466,500	38,145,890	35,646,498	376.6%		1.0000	1.1078	1.0000	0.1038	0.0000	0.8962	0.8857	6.50%	0.3538
	2030	23,578,595	106,410,181	98,280,911	416.8%	6,349	7,832,489	35,348,016	32,647,583	416.8%		1.0000	1.1069	1.0000	0.1085	0.0000	0.8915	0.8812	6.50%	0.3322
	2031	20,667,594	104,416,229	95,165,963	460.5%	5,629	6,446,473	32,568,688	29,683,418	460.5%		1.0000	1.1047	1.0000	0.1133	0.0000	0.8867	0.8765	6.50%	0.3119
	2032	18,017,961	101,803,097	91,392,007	507.2%	4,964	5,277,015	29,815,606	26,766,456	507.2%		1.0000	1.1016	1.0000	0.1182	0.0000	0.8818	0.8718	6.50%	0.2929
	2033	15,620,524	98,543,870	86,984,377	556.9%	4,352	4,295,648	27,099,586	23,920,723	556.9%		1.0000	1.0979	1.0000	0.1233	0.0000	0.8767	0.8669	6.50%	0.2750
	2034	13,464,498	94,649,531	82,051,860	609.4%	3,793	3,476,751	24,440,039	21,187,117	609.4%		1.0000	1.0943	1.0000	0.1285	0.0000	0.8715	0.8620	6.50%	0.2582
	2035	11,537,734	90,168,007	76,663,715	664.5%	3,285	2,797,398	21,861,819	18,587,616	664.5%		1.0000	1.0904	1.0000	0.1337	0.0000	0.8663	0.8569	6.50%	0.2425
	2036	9,826,979	85,165,619	70,932,430	721.8%	2,829	2,237,197	19,388,692	16,148,383	721.8%		1.0000	1.0863	1.0000	0.1391	0.0000	0.8609	0.8517	6.50%	0.2277
	2037	8,318,115	79,732,348	64,984,980	781.2%	2,420	1,778,114	17,043,907	13,891,451	781.2%		1.0000	1.0823	1.0000	0.1445	0.0000	0.8555	0.8465	6.50%	0.2138
	2038	6,996,407	73,981,528	58,959,161	842.7%	2,057	1,404,301	14,849,379	11,834,129	842.7%		1.0000	1.0787	1.0000	0.1500	0.0000	0.8500	0.8411	6.50%	0.2007
	2039	5,846,757	68,031,860	52,967,211	905.9%	1,737	1,101,921	12,821,763	9,982,573	905.9%		1.0000	1.0750	1.0000	0.1556	0.0000	0.8444	0.8357	6.50%	0.1885
	2040	4,853,947	62,003,878	47,118,567	970.7%	1,457	858,976	10,972,476	8,338,307	970.7%		1.0000	1.0715	1.0000	0.1611	0.0000	0.8389	0.8302	6.50%	0.1770
	2041	4,002,865	56,017,860	41,522,461	1037.3%	1,214	665,131	9,308,135	6,899,526	1037.3%		1.0000	1.0686	1.0000	0.1667	0.0000	0.8333	0.8247	6.50%	0.1662
	2042	3,278,714	50,184,145	36,269,075	1106.2%	1,005	511,552	7,829,844	5,658,783	1106.2%		1.0000	1.0664	1.0000	0.1723	0.0000	0.8277	0.8191	6.50%	0.1560
	2043	2,667,217	44,600,229	31,430,870	1178.4%	826	390,747	6,533,924	4,604,615	1178.4%		1.0000	1.0653	1.0000	0.1779	0.0000	0.8221	0.8135	6.50%	0.1465
	2044	2,154,799	39,347,096	27,067,692	1256.2%	675	296,411	5,412,527	3,723,390	1256.2%		1.0000	1.0660	1.0000	0.1835	0.0000	0.8165	0.8079	6.50%	0.1376
	2045	1,728,733	34,496,100	23,241,881	1344.4%	547	223,288	4,455,616	3,001,988	1344.4%		1.0000	1.0703	1.0000	0.1890	0.0000	0.8110	0.8023	6.50%	0.1292
	2046	1,377,235	30,103,956	19,963,988	1449.6%	441	167,031	3,650,999	2,421,227	1449.6%		1.0000	1.0782	1.0000	0.1945	0.0000	0.8055	0.7967	6.50%	0.1213
	2047	1,089,534	26,192,725	17,159,321	1574.9%	352	124,074	2,982,766	1,954,063	1574.9%		1.0000	1.0865	1.0000	0.2000	0.0000	0.8000	0.7911	6.50%	0.1139
	2048	855,907	22,736,437	14,685,438	1715.8%	280	91,520	2,431,148	1,570,275	1715.8%		1.0000	1.0894	1.0000	0.2054	0.0000	0.7946	0.7856	6.50%	0.1069
	2049	667,692	19,677,838	12,474,415	1868.3%	221	67,037	1,975,680	1,252,447	1868.3%		1.0000	1.0889	1.0000	0.2107	0.0000	0.7893	0.7801	6.50%	0.1004
	2050	517,260	16,961,934	10,506,648	2031.2%	173	48,764	1,599,061	990,499	2031.2%		1.0000	1.0872	1.0000	0.2160	0.0000	0.7840	0.7747	6.50%	0.0943
	2051	397,980	14,547,402	8,779,090	2205.9%	135	35,229	1,287,732	777,123	2205.9%		1.0000	1.0860	1.0000	0.2211	0.0000	0.7789	0.7694	6.50%	0.0885
	2052	304,150	12,405,783	7,273,607	2391.5%	104	25,280	1,031,133	604,561	2391.5%		1.0000	1.0841	1.0000	0.2261	0.0000	0.7739	0.7642	6.50%	0.0831
	Past	1,705,297,705	218,925,141	300,018,689	17.6%	414,482	2,744,297,342	269,490,032	396,311,768	14.4%										
	Future	1,243,531,962	2,939,036,544	2,679,409,420	215.5%	304,029	786,364,342	1,233,436,894	1,194,858,661	151.9%										
	Lifetime	2,948,829,667	3,157,961,685	2,979,428,109	101.0%	718,511	3,530,661,684	1,502,926,926	1,591,170,429	45.1%										

Attachment 8
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		6.50%	2.6541
	1998	352,836	0	0	0.0%	252	879,311	0	0	0.0%				0.0118		0.9882		6.50%	2.4921
Historical	1999	1,506,588	0	0	0.0%	665	3,525,448	0	0	0.0%				0.0104		0.9896		6.50%	2.3400
Experience	2000	2,872,622	15,496	43,848	1.5%	990	6,311,733	34,049	96,343	1.5%				0.0246		0.9754		6.50%	2.1972
	2001	3,348,016	23,470	0	0.0%	962	6,907,294	48,420	0	0.0%				0.0428		0.9572		6.50%	2.0631
	2002	3,237,324	25,634	414,051	12.8%	938	6,271,292	49,658	802,092	12.8%				0.0249		0.9751		6.50%	1.9372
	2003	3,131,638	134,990	147,061	4.7%	908	5,696,300	245,541	267,496	4.7%				0.0320		0.9680		6.50%	1.8190
	2004	3,068,492	146,001	7,687	0.3%	890	5,240,789	249,360	13,129	0.3%				0.0198		0.9802		6.50%	1.7079
	2005	3,019,426	139,273	247,935	8.2%	878	4,842,242	223,351	397,613	8.2%				0.0135		0.9865		6.50%	1.6037
	2006	2,970,430	109,493	376,813	12.7%	868	4,472,926	164,876	567,412	12.7%				0.0114		0.9886		6.50%	1.5058
	2007	2,906,434	23,992	94,435	3.2%	851	4,109,447	33,922	133,523	3.2%				0.0196		0.9804		6.50%	1.4139
	2008	2,873,647	321,492	485,124	16.9%	843	3,815,107	426,819	644,060	16.9%				0.0094		0.9906		6.50%	1.3276
	2009	2,823,437	615,986	532,803	18.9%	826	3,519,668	767,882	664,187	18.9%				0.0202		0.9798		6.50%	1.2466
	2010	2,738,623	618,638	921,588	33.7%	805	3,205,578	724,121	1,078,726	33.7%				0.0254		0.9746		6.50%	1.1705
	2011	2,627,969	578,265	1,006,032	38.3%	780	2,888,315	635,553	1,105,698	38.3%				0.0311		0.9689		6.50%	1.0991
	2012	2,509,013	801,068	629,790	25.1%	761	2,589,272	826,693	649,936	25.1%				0.0244		0.9756		6.50%	1.0320
	2013	2,441,409	904,259	1,243,033	50.9%	736	2,365,734	876,230	1,204,503	50.9%	1.0000	1.9966	1.0000	0.0323	0.0000	0.9677	0.9886	6.50%	0.9690
Projected	2014	2,345,712	1,248,228	1,406,553	60.0%	710	2,134,275	1,135,716	1,279,769	60.0%	1.0000	1.1777	1.0000	0.0356	0.0000	0.9644	0.9608	6.50%	0.9099
Future	2015	2,245,496	1,466,183	1,563,276	69.6%	683	1,918,396	1,252,605	1,335,554	69.6%	1.0000	1.1610	1.0000	0.0383	0.0000	0.9617	0.9573	6.50%	0.8543
Experience	2016	2,142,248	1,617,995	1,726,449	80.6%	655	1,718,487	1,297,937	1,384,937	80.6%	1.0000	1.1576	1.0000	0.0411	0.0000	0.9589	0.9540	6.50%	0.8022
	2017	2,036,318	1,749,525	1,904,136	93.5%	626	1,533,813	1,317,792	1,434,249	93.5%	1.0000	1.1603	1.0000	0.0441	0.0000	0.9559	0.9506	6.50%	0.7532
	2018	1,927,639	1,889,517	2,082,803	108.0%	596	1,363,336	1,336,374	1,473,077	108.0%	1.0000	1.1555	1.0000	0.0480	0.0000	0.9520	0.9466	6.50%	0.7073
	2019	1,815,939	2,056,075	2,245,328	123.6%	565	1,205,949	1,365,421	1,491,102	123.6%	1.0000	1.1443	1.0000	0.0523	0.0000	0.9477	0.9421	6.50%	0.6641
	2020	1,702,887	2,224,197	2,400,163	140.9%	533	1,061,852	1,386,920	1,496,645	140.9%	1.0000	1.1399	1.0000	0.0560	0.0000	0.9440	0.9377	6.50%	0.6236
	2021	1,590,683	2,389,220	2,554,091	160.6%	502	931,348	1,398,893	1,495,425	160.6%	1.0000	1.1392	1.0000	0.0590	0.0000	0.9410	0.9341	6.50%	0.5855
	2022	1,480,654	2,551,199	2,709,024	183.0%	471	814,015	1,402,565	1,489,332	183.0%	1.0000	1.1395	1.0000	0.0621	0.0000	0.9379	0.9308	6.50%	0.5498
	2023	1,373,193	2,710,958	2,856,261	208.0%	440	708,861	1,399,433	1,474,439	208.0%	1.0000	1.1369	1.0000	0.0653	0.0000	0.9347	0.9274	6.50%	0.5162
	2024	1,268,675	2,864,727	2,986,630	235.4%	410	614,936	1,388,554	1,447,641	235.4%	1.0000	1.1318	1.0000	0.0688	0.0000	0.9312	0.9239	6.50%	0.4847
	2025	1,167,450	3,010,082	3,112,275	266.6%	380	531,335	1,369,961	1,416,471	266.6%	1.0000	1.1324	1.0000	0.0724	0.0000	0.9276	0.9202	6.50%	0.4551
	2026	1,069,839	3,148,062	3,233,666	302.3%	351	457,192	1,345,314	1,381,896	302.3%	1.0000	1.1338	1.0000	0.0761	0.0000	0.9239	0.9164	6.50%	0.4273
	2027	976,138	3,275,813	3,331,977	341.3%	323	391,690	1,314,467	1,337,004	341.3%	1.0000	1.1293	1.0000	0.0801	0.0000	0.9199	0.9124	6.50%	0.4013
	2028	886,610	3,388,999	3,407,996	384.4%	296	334,052	1,276,887	1,284,045	384.4%	1.0000	1.1261	1.0000	0.0842	0.0000	0.9158	0.9083	6.50%	0.3768
	2029	801,486	3,485,402	3,466,685	432.5%	270	283,549	1,233,061	1,226,439	432.5%	1.0000	1.1253	1.0000	0.0885	0.0000	0.9115	0.9040	6.50%	0.3538
	2030	720,962	3,561,386	3,496,333	485.0%	244	239,494	1,183,044	1,161,434	485.0%	1.0000	1.1212	1.0000	0.0930	0.0000	0.9070	0.8995	6.50%	0.3322
	2031	645,197	3,611,851	3,492,124	541.2%	221	201,245	1,126,580	1,089,236	541.2%	1.0000	1.1161	1.0000	0.0977	0.0000	0.9023	0.8949	6.50%	0.3119
	2032	574,311	3,631,234	3,450,935	600.9%	198	168,201	1,063,498	1,010,693	600.9%	1.0000	1.1102	1.0000	0.1025	0.0000	0.8975	0.8901	6.50%	0.2929
	2033	508,384	3,615,906	3,373,503	663.6%	177	139,806	994,375	927,714	663.6%	1.0000	1.1043	1.0000	0.1075	0.0000	0.8925	0.8852	6.50%	0.2750
	2034	447,449	3,566,449	3,268,186	730.4%	157	115,539	920,915	843,899	730.4%	1.0000	1.1007	1.0000	0.1126	0.0000	0.8874	0.8801	6.50%	0.2582
	2035	391,491	3,483,939	3,131,603	799.9%	138	94,920	844,704	759,277	799.9%	1.0000	1.0952	1.0000	0.1179	0.0000	0.8821	0.8749	6.50%	0.2425
	2036	340,447	3,370,247	2,968,903	872.1%	121	77,506	767,266	675,897	872.1%	1.0000	1.0902	1.0000	0.1232	0.0000	0.8768	0.8696	6.50%	0.2277
	2037	294,205	3,230,476	2,794,050	949.7%	106	62,890	690,560	597,267	949.7%	1.0000	1.0890	1.0000	0.1287	0.0000	0.8713	0.8642	6.50%	0.2138
	2038	252,610	3,069,135	2,603,780	1030.8%	91	50,703	616,029	522,624	1030.8%	1.0000	1.0853	1.0000	0.1343	0.0000	0.8657	0.8586	6.50%	0.2007
	2039	215,466	2,888,372	2,396,279	1112.1%	79	40,608	544,363	451,620	1112.1%	1.0000	1.0790	1.0000	0.1399	0.0000	0.8601	0.8530	6.50%	0.1885
	2040	182,547	2,691,411	2,180,376	1194.4%	67	32,304	476,284	385,849	1194.4%	1.0000	1.0740	1.0000	0.1456	0.0000	0.8544	0.8472	6.50%	0.1770
	2041	153,595	2,483,843	1,964,391	1278.9%	57	25,522	412,725	326,410	1278.9%	1.0000	1.0708	1.0000	0.1513	0.0000	0.8487	0.8414	6.50%	0.1662
	2042	128,335	2,270,779	1,750,893	1364.3%	48	20,023	354,292	273,178	1364.3%	1.0000	1.0668	1.0000	0.1570	0.0000	0.8430	0.8355	6.50%	0.1560
	2043	106,472	2,057,174	1,546,023	1452.1%	40	15,598	301,375	226,492	1452.1%	1.0000	1.0643	1.0000	0.1627	0.0000	0.8373	0.8296	6.50%	0.1465
	2044	87,706	1,847,815	1,354,176	1544.0%	33	12,065	254,183	186,278	1544.0%	1.0000	1.0633	1.0000	0.1684	0.0000	0.8316	0.8238	6.50%	0.1376
	2045	71,736	1,648,099	1,185,146	1652.1%	28	9,266	212,873	153,077	1652.1%	1.0000	1.0700	1.0000	0.1739	0.0000	0.8261	0.8179	6.50%	0.1292
	2046	58,260	1,463,385	1,039,722	1784.6%	23	7,066	177,479	126,097	1784.6%	1.0000	1.0802	1.0000	0.1793	0.0000	0.8207	0.8121	6.50%	0.1213
	2047	46,986	1,296,291	913,876	1945.0%	19	5,351	147,619	104,070	1945.0%	1.0000	1.0899	1.0000	0.1846	0.0000	0.8154	0.8065	6.50%	0.1139
	2048	37,634	1,146,276	800,664	2127.5%	15	4,024	122,568	85,613	2127.5%	1.0000	1.0938	1.0000	0.1897	0.0000	0.8103	0.8010	6.50%	0.1069
	2049	29,942	1,011,354	697,120	2328.2%	12	3,006	101,541	69,992	2328.2%	1.0000	1.0944	1.0000	0.1947	0.0000	0.8053	0.7956	6.50%	0.1004
	2050	23,667	889,090	600,470	2537.1%	10	2,231	83,818	56,608	2537.1%	1.0000	1.0897	1.0000	0.1994	0.0000	0.8006	0.7904	6.50%	0.0943
	2051	18,589	777,964	513,140	2760.4%	8	1,646	68,865	45,423	2760.4%	1.0000	1.0880	1.0000	0.2039	0.0000	0.7961	0.7854	6.50%	0.0885
	2052	14,513	677,073	435,562	3001.3%	6	1,206	56,276	36,203	3001.3%	1.0000	1.0873	1.0000	0.2082	0.0000	0.7918	0.7807	6.50%	0.0831
	Past	39,986,496	3,553,798	4,907,168	12.3%	12,217	64,274,722	4,430,244	6,420,214	10.0%									
	Future	32,622,882	94,269,993	88,187,600	270.3%	10,443	19,699,035	33,619,360	33,767,481	171.4%									
	Lifetime	72,609,378	97,823,791	93,094,768	128.2%	22,660	83,973,757	38,049,604	40,187,695	47.9%									

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
LTC4 Tax-Qualified Comprehensive 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
	1997	2,400	0	6,371	0	6,371	6,371	0	0.0%	6.50%	2.654
	1998	7,721,639	229,609	19,243,268	572,213	19,243,268	19,243,268	0	3.0%	6.50%	2.492
Historical	1999	30,794,061	840,963	72,058,741	1,967,870	72,058,741	72,058,741	0	2.7%	6.50%	2.340
Experience	2000	54,003,721	3,687,230	118,657,114	8,101,591	118,657,114	118,657,114	0	6.8%	6.50%	2.197
	2001	62,923,203	5,099,667	129,816,922	10,521,128	129,816,922	129,816,922	0	8.1%	6.50%	2.063
	2002	61,422,501	8,328,852	118,986,688	16,134,519	118,986,688	118,986,688	0	13.6%	6.50%	1.937
	2003	60,056,845	9,728,002	109,240,526	17,694,770	109,240,526	109,240,526	0	16.2%	6.50%	1.819
	2004	58,826,648	10,995,938	100,472,167	18,780,361	100,472,167	100,472,167	0	18.7%	6.50%	1.708
	2005	57,092,048	16,752,492	91,558,292	26,865,905	100,714,121	91,558,292	9,155,829	29.3%	6.50%	1.604
	2006	55,705,753	17,551,262	83,882,719	26,429,004	100,659,262	83,882,719	16,776,544	31.5%	6.50%	1.506
	2007	54,901,546	26,683,983	77,626,037	37,728,843	93,151,245	77,626,037	15,525,207	48.6%	6.50%	1.414
	2008	54,182,133	28,015,303	71,933,192	37,193,630	86,319,830	71,933,192	14,386,638	51.7%	6.50%	1.328
	2009	53,264,804	35,031,889	66,399,370	43,670,401	79,679,244	66,399,370	13,279,874	65.8%	6.50%	1.247
	2010	52,062,697	43,317,984	60,939,752	50,704,004	73,127,702	60,939,752	12,187,950	83.2%	6.50%	1.171
	2011	50,275,529	47,599,300	55,256,206	52,314,849	76,253,565	63,627,521	12,626,043	94.7%	6.50%	1.099
	2012	48,993,523	46,156,216	50,560,746	47,632,678	78,874,764	65,880,652	12,994,112	94.2%	6.50%	1.032
	2013	47,613,542	66,151,218	46,137,673	64,100,740	71,974,769	60,117,388	11,857,382	138.9%	6.50%	0.969
	2014	45,254,155	72,389,462	41,175,042	65,864,430	64,233,065	53,651,080		160.0%	6.50%	0.910
Projected	2015	42,809,576	77,868,133	36,573,532	66,525,132	57,054,711	47,655,313		181.9%	6.50%	0.854
Future	2016	40,316,782	83,080,120	32,341,654	66,645,908	50,452,981	42,141,175		206.1%	6.50%	0.802
Experience	2017	37,791,508	88,184,933	28,465,642	66,423,408	44,406,402	37,090,732		233.3%	6.50%	0.753
	2018	35,243,111	92,578,041	24,925,932	65,476,453	38,884,453	32,478,489		262.7%	6.50%	0.707
	2019	32,683,235	95,982,319	21,704,640	63,740,988	33,859,239	28,281,146		293.7%	6.50%	0.664
	2020	30,149,268	98,538,824	18,799,864	61,444,826	29,327,788	24,496,223		326.8%	6.50%	0.624
	2021	27,686,295	100,671,469	16,210,379	58,943,340	25,288,192	21,122,124		363.6%	6.50%	0.586
	2022	25,320,414	102,469,177	13,920,330	56,334,180	21,715,715	18,138,190		404.7%	6.50%	0.550
	2023	23,059,318	103,801,257	11,903,525	53,583,580	18,569,499	15,510,293		450.1%	6.50%	0.516
	2024	20,909,406	104,624,933	10,134,941	50,712,463	15,810,508	13,205,828		500.4%	6.50%	0.485
	2025	18,875,789	104,948,148	8,590,828	47,764,439	13,401,691	11,193,849		556.0%	6.50%	0.455
	2026	16,962,252	104,768,389	7,248,761	44,772,419	11,308,068	9,445,136		617.7%	6.50%	0.427
	2027	15,171,257	104,025,646	6,087,686	41,741,794	9,496,790	7,932,255		685.7%	6.50%	0.401
	2028	13,503,974	102,692,324	5,087,948	38,691,811	7,937,199	6,629,597		760.5%	6.50%	0.377
	2029	11,960,333	100,759,360	4,231,309	35,646,498	6,600,842	5,513,396		842.4%	6.50%	0.354
	2030	10,539,092	98,280,911	3,500,943	32,647,583	5,461,471	4,561,729		932.5%	6.50%	0.332
	2031	9,237,942	95,165,963	2,881,426	29,683,418	4,495,025	3,754,498		1030.2%	6.50%	0.312
	2032	8,053,616	91,392,007	2,358,705	26,766,456	3,679,579	3,073,392		1134.8%	6.50%	0.293
	2033	6,982,017	86,984,377	1,920,056	23,920,723	2,995,288	2,501,833		1245.8%	6.50%	0.275
	2034	6,018,322	82,051,860	1,554,028	21,187,117	2,424,284	2,024,899		1363.4%	6.50%	0.258
	2035	5,157,103	76,663,715	1,250,373	18,587,616	1,950,582	1,629,236		1486.6%	6.50%	0.242
	2036	4,392,435	70,932,430	999,976	16,148,383	1,559,962	1,302,969		1614.9%	6.50%	0.228
	2037	3,718,007	64,984,980	794,776	13,891,451	1,239,851	1,035,593		1747.8%	6.50%	0.214
	2038	3,127,234	58,959,161	627,690	11,834,129	979,197	817,880		1885.3%	6.50%	0.201
	2039	2,613,367	52,967,211	492,533	9,982,573	768,352	641,771		2026.8%	6.50%	0.188
	2040	2,169,603	47,118,567	383,942	8,338,307	598,950	500,277		2171.8%	6.50%	0.177
	2041	1,789,189	41,522,461	297,298	6,899,526	463,785	387,380		2320.7%	6.50%	0.166
	2042	1,465,510	36,269,075	228,652	5,658,783	356,697	297,934		2474.8%	6.50%	0.156
	2043	1,192,185	31,430,870	174,655	4,604,615	272,462	227,575		2636.4%	6.50%	0.146
	2044	963,146	27,067,692	132,489	3,723,390	206,683	172,633		2810.3%	6.50%	0.138
	2045	772,704	23,241,881	99,805	3,001,988	155,695	130,046		3007.9%	6.50%	0.129
	2046	615,592	19,963,988	74,659	2,421,227	116,468	97,281		3243.1%	6.50%	0.121
	2047	486,997	17,159,321	55,458	1,954,063	86,515	72,262		3523.5%	6.50%	0.114
	2048	382,571	14,685,438	40,907	1,570,275	63,815	53,302		3838.6%	6.50%	0.107
	2049	298,443	12,474,415	29,964	1,252,447	46,744	39,043		4179.8%	6.50%	0.100
	2050	231,203	10,506,648	21,796	990,499	34,002	28,401		4544.3%	6.50%	0.094
	2051	177,888	8,779,090	15,747	777,123	24,565	20,518		4935.2%	6.50%	0.089
	2052	135,948	7,273,607	11,300	604,561	17,627	14,723		5350.3%	6.50%	0.083
Past	(1988 - 2013)	809,842,592	366,169,907	1,272,775,784	460,412,508	1,429,236,300	1,310,446,720	118,789,580	36.2%		
Future	(2014 - 2052)	508,216,788	2,613,258,202	305,349,193	1,130,757,921	476,344,741	397,869,999	0	370.3%		
Lifetime	(1988 - 2052)	1,318,059,380	2,979,428,109	1,578,124,977	1,591,170,429	1,905,581,041	1,708,316,719	118,789,580	100.8%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								29.9%			

* Assumes 20% rate increase implemented mid-year 2005 and 30% rate increase implemented mid-year 2011

** Assumes 30.3% rate increase implemented mid-year 2011

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	2,400	0	0	0.0%	2,363	35	155	6.6%	0.000	0.0%	6.6%	0.000
	1998	7,721,639	3,344	229,609	3.0%	7,660,194	65,833	329,722	4.3%	0.691	3.0%	4.3%	0.690
Historical	1999	30,794,061	189,122	840,963	2.7%	30,705,299	441,164	1,568,558	5.1%	0.535	2.8%	4.9%	0.563
Experience	2000	54,003,721	484,105	3,687,230	6.8%	53,462,220	1,418,092	3,647,294	6.8%	1.001	5.1%	6.0%	0.845
	2001	62,923,203	1,566,727	5,099,667	8.1%	61,384,581	3,071,291	6,209,904	10.1%	0.801	6.2%	7.6%	0.824
	2002	61,422,501	2,818,225	8,328,852	13.6%	58,230,338	5,252,473	8,877,552	15.2%	0.889	8.1%	9.5%	0.856
	2003	60,056,845	4,197,095	9,728,002	16.2%	55,012,540	7,717,087	11,466,847	20.8%	0.777	9.7%	11.6%	0.837
	2004	62,503,951	5,352,938	10,995,938	17.6%	51,870,932	10,296,664	14,116,307	27.2%	0.646	10.9%	13.7%	0.795
	2005	64,399,830	6,565,264	16,752,492	26.0%	48,857,855	12,918,822	16,706,481	34.2%	0.761	12.9%	16.0%	0.809
	2006	62,836,089	6,231,691	17,551,262	27.9%	45,983,422	15,481,725	18,962,485	41.2%	0.677	14.6%	18.2%	0.799
	2007	61,928,944	4,592,163	26,683,983	43.1%	43,263,061	17,839,976	20,736,563	47.9%	0.899	17.2%	20.4%	0.843
	2008	61,117,446	24,317,045	28,015,303	45.8%	40,554,459	19,927,290	22,341,538	55.1%	0.832	19.4%	22.4%	0.864
	2009	60,082,698	36,635,777	35,031,889	58.3%	37,960,953	21,861,882	24,201,454	63.8%	0.915	22.0%	24.5%	0.898
	2010	58,726,722	39,890,871	43,317,984	73.8%	35,340,210	23,763,172	26,005,615	73.6%	1.002	25.0%	26.6%	0.941
	2011	56,710,797	39,074,589	47,599,300	83.9%	32,668,717	25,559,122	27,364,092	83.8%	1.002	28.0%	28.6%	0.978
	2012	59,351,320	47,006,184	46,156,216	77.8%	30,261,591	27,137,120	28,418,932	93.9%	0.828	30.3%	30.5%	0.993
	2013	61,817,994	53,949,615	66,151,218	107.0%	27,896,257	28,525,387	29,558,858	106.0%	1.010	33.6%	32.4%	1.039
Projected	2014	58,754,737	70,471,521	72,389,462	123.2%	25,494,126	29,866,406	30,990,684	121.6%	1.014	37.0%	34.3%	1.080
Future	2015	55,580,871	78,341,569	77,868,133	140.1%	23,223,533	31,248,154	32,432,229	139.7%	1.003	40.3%	36.1%	1.117
Experience	2016	52,344,406	81,850,819	83,080,120	158.7%	21,084,178	32,587,108	33,443,143	158.6%	1.001	43.6%	37.9%	1.150
	2017	49,065,773	85,666,313	88,184,933	179.7%	19,075,381	33,739,346	34,060,533	178.6%	1.007	46.9%	39.7%	1.181
	2018	45,757,118	89,278,619	92,578,041	202.3%	17,196,012	34,686,793	34,684,980	201.7%	1.003	50.1%	41.4%	1.210
	2019	42,433,559	93,395,674	95,982,319	226.2%	15,444,442	35,528,998	35,480,488	229.7%	0.985	53.1%	43.0%	1.236
	2020	39,143,638	97,100,132	98,538,824	251.7%	13,818,491	36,328,559	36,216,294	262.1%	0.961	56.1%	44.6%	1.258
	2021	35,945,892	100,222,807	100,671,469	280.1%	12,315,404	37,021,279	36,547,265	296.8%	0.944	59.0%	46.1%	1.278
	2022	32,874,202	102,822,404	102,469,177	311.7%	10,931,844	37,500,713	36,487,883	333.8%	0.934	61.7%	47.6%	1.297
	2023	29,938,558	104,976,702	103,801,257	346.7%	9,663,908	37,750,673	36,341,769	376.1%	0.922	64.3%	48.9%	1.314
	2024	27,147,268	106,687,298	104,624,933	385.4%	8,507,190	37,825,387	36,150,615	424.9%	0.907	66.8%	50.2%	1.330
	2025	24,506,965	107,935,613	104,948,148	428.2%	7,456,793	37,744,932	35,767,723	479.7%	0.893	69.1%	51.4%	1.345
	2026	22,022,566	108,702,350	104,768,389	475.7%	6,507,396	37,473,033	35,062,730	538.8%	0.883	71.4%	52.5%	1.359
	2027	19,697,267	108,959,587	104,025,646	528.1%	5,653,370	36,971,812	34,078,220	602.8%	0.876	73.5%	53.5%	1.372
	2028	17,532,588	108,673,659	102,692,324	585.7%	4,888,834	36,251,168	32,972,860	674.5%	0.868	75.4%	54.5%	1.384
	2029	15,528,435	107,824,209	100,759,360	648.9%	4,207,742	35,346,134	31,744,450	754.4%	0.860	77.2%	55.3%	1.395
	2030	13,683,199	106,410,181	98,280,911	718.3%	3,603,975	34,270,509	30,337,700	841.8%	0.853	78.9%	56.1%	1.406
	2031	11,993,878	104,416,229	95,165,963	793.5%	3,071,438	33,021,262	28,743,675	935.8%	0.848	80.4%	56.8%	1.416
	2032	10,456,235	101,803,097	91,392,007	874.0%	2,604,143	31,605,590	27,026,152	1037.8%	0.842	81.8%	57.4%	1.425
	2033	9,064,948	98,543,870	86,984,377	959.6%	2,196,246	30,056,872	25,285,061	1151.3%	0.833	83.0%	57.9%	1.433
	2034	7,813,756	94,649,531	82,051,860	1050.1%	1,842,106	28,419,889	23,546,227	1278.2%	0.822	84.2%	58.4%	1.441
	2035	6,695,611	90,168,007	76,663,715	1145.0%	1,536,349	26,724,687	21,778,346	1417.5%	0.808	85.1%	58.8%	1.447
	2036	5,702,821	85,165,619	70,932,430	1243.8%	1,273,889	24,979,478	19,947,396	1565.9%	0.794	86.0%	59.2%	1.453
	2037	4,827,192	79,732,348	64,984,980	1346.2%	1,049,942	23,186,819	18,078,215	1721.8%	0.782	86.7%	59.5%	1.458
	2038	4,060,175	73,981,528	58,959,161	1452.1%	860,035	21,363,797	16,246,664	1889.1%	0.769	87.4%	59.7%	1.462
	2039	3,393,007	68,031,860	52,967,211	1561.1%	700,034	19,539,125	14,477,802	2068.2%	0.755	87.9%	60.0%	1.466
	2040	2,816,857	62,003,878	47,118,567	1672.7%	566,139	17,739,011	12,782,818	2257.9%	0.741	88.3%	60.1%	1.469
	2041	2,322,954	56,017,860	41,522,461	1787.5%	454,879	15,985,160	11,175,528	2456.8%	0.728	88.7%	60.3%	1.471
	2042	1,902,713	50,184,145	36,269,075	1906.2%	363,098	14,298,584	9,684,733	2667.3%	0.715	89.0%	60.4%	1.473
	2043	1,547,847	44,600,229	31,430,870	2030.6%	287,951	12,701,716	8,338,771	2895.9%	0.701	89.3%	60.5%	1.475
	2044	1,250,479	39,347,096	27,067,692	2164.6%	226,891	11,214,549	7,142,270	3147.9%	0.688	89.5%	60.6%	1.477
	2045	1,003,223	34,496,100	23,241,881	2316.7%	177,662	9,849,788	6,086,423	3425.8%	0.676	89.6%	60.6%	1.478
	2046	799,241	30,103,956	19,963,988	2497.9%	138,280	8,612,105	5,159,599	3731.3%	0.669	89.8%	60.7%	1.479
	2047	632,281	26,192,725	17,159,321	2713.9%	107,019	7,499,738	4,349,351	4064.1%	0.668	89.9%	60.7%	1.480
	2048	496,703	22,736,437	14,685,438	2956.6%	82,387	6,506,928	3,645,771	4425.2%	0.668	90.0%	60.8%	1.480
	2049	387,477	19,677,838	12,474,415	3219.4%	63,120	5,626,564	3,041,609	4818.8%	0.668	90.0%	60.8%	1.481
	2050	300,178	16,961,934	10,506,648	3500.1%	48,148	4,851,229	2,528,239	5250.9%	0.667	90.1%	60.8%	1.481
	2051	230,957	14,547,402	8,779,090	3801.2%	36,588	4,172,317	2,092,102	5718.1%	0.665	90.1%	60.8%	1.482
	2052	176,505	12,405,783	7,273,607	4120.9%	27,710	3,579,990	1,721,814	6213.6%	0.663	90.2%	60.8%	1.482
	Past	824,582,167	218,925,141	300,018,689	36.4%	633,218,736	192,751,746	230,953,500	36.5%	0.998	30.3%	30.5%	0.993
TOTALS	Future	721,650,079	2,939,036,544	2,679,409,420	371.3%	254,682,931	992,201,586	885,236,992	347.6%	1.068	261.8%	246.8%	1.061
	Lifetime	1,546,232,246	3,157,961,685	2,979,428,109	192.7%	887,901,666	1,184,953,333	1,116,190,492	125.7%	1.533	90.2%	60.8%	1.482

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 71.7% Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	2,400	0	0	0.0%	2,363	35	155	6.6%	0.000	0.0%	6.6%	0.000
	1998	7,721,639	3,344	229,609	3.0%	7,660,194	65,833	329,722	4.3%	0.691	3.0%	4.3%	0.690
Historical	1999	30,794,061	189,122	840,963	2.7%	30,705,299	441,164	1,568,558	5.1%	0.535	2.8%	4.9%	0.563
Experience	2000	54,003,721	484,105	3,687,230	6.8%	53,462,220	1,418,092	3,647,294	6.8%	1.001	5.1%	6.0%	0.845
	2001	62,923,203	1,566,727	5,099,667	8.1%	61,384,581	3,071,291	6,209,904	10.1%	0.801	6.2%	7.6%	0.824
	2002	61,422,501	2,818,225	8,328,852	13.6%	58,230,338	5,252,473	8,877,552	15.2%	0.889	8.1%	9.5%	0.856
	2003	60,056,845	4,197,095	9,728,002	16.2%	55,012,540	7,717,087	11,466,847	20.8%	0.777	9.7%	11.6%	0.837
	2004	62,503,951	5,352,938	10,995,938	17.6%	51,870,932	10,296,664	14,116,307	27.2%	0.646	10.9%	13.7%	0.795
	2005	64,399,830	6,565,264	16,752,492	26.0%	48,857,855	12,918,822	16,706,481	34.2%	0.761	12.9%	16.0%	0.809
	2006	62,836,089	6,231,691	17,551,262	27.9%	45,983,422	15,481,725	18,962,485	41.2%	0.677	14.6%	18.2%	0.799
	2007	61,928,944	4,592,163	26,683,983	43.1%	43,263,061	17,839,976	20,736,563	47.9%	0.899	17.2%	20.4%	0.843
	2008	61,117,446	24,317,045	28,015,303	45.8%	40,554,459	19,927,290	22,341,538	55.1%	0.832	19.4%	22.4%	0.864
	2009	60,082,698	36,635,777	35,031,889	58.3%	37,960,953	21,861,882	24,201,454	63.8%	0.915	22.0%	24.5%	0.898
	2010	58,726,722	39,890,871	43,317,984	73.8%	35,340,210	23,763,172	26,005,615	73.6%	1.002	25.0%	26.6%	0.941
	2011	56,710,797	39,074,589	47,599,300	83.9%	32,668,717	25,559,122	27,364,092	83.8%	1.002	28.0%	28.6%	0.978
	2012	59,351,320	47,006,184	46,156,216	77.8%	30,261,591	27,137,120	28,418,932	93.9%	0.828	30.3%	30.5%	0.993
	2013	61,817,994	53,949,615	66,151,218	107.0%	27,896,257	28,525,387	29,558,858	106.0%	1.010	33.6%	32.4%	1.039
Projected	2014	74,194,055	69,889,691	69,644,374	93.9%	25,494,126	29,866,406	30,990,684	121.6%	0.772	36.5%	34.3%	1.065
Future	2015	86,049,100	76,073,857	72,019,176	83.7%	23,223,533	31,248,154	32,432,229	139.7%	0.599	38.8%	36.1%	1.073
Experience	2016	81,038,475	77,703,467	76,839,672	94.8%	21,084,178	32,587,108	33,443,143	158.6%	0.598	41.1%	37.9%	1.083
	2017	75,962,566	80,234,348	81,561,043	107.4%	19,075,381	33,739,346	34,060,533	178.6%	0.601	43.4%	39.7%	1.094
	2018	70,840,178	83,018,383	85,624,169	120.9%	17,196,012	34,686,793	34,684,980	201.7%	0.599	45.7%	41.4%	1.105
	2019	65,694,717	86,593,701	88,772,740	135.1%	15,444,442	35,528,998	35,480,488	229.7%	0.588	48.0%	43.0%	1.116
	2020	60,601,332	89,918,073	91,137,216	150.4%	13,818,491	36,328,559	36,216,294	262.1%	0.574	50.2%	44.6%	1.125
	2021	55,650,651	92,768,003	93,109,670	167.3%	12,315,404	37,021,279	36,547,265	296.8%	0.564	52.3%	46.1%	1.134
	2022	50,895,127	95,148,032	94,772,346	186.2%	10,931,844	37,500,713	36,487,883	333.8%	0.558	54.4%	47.6%	1.143
	2023	46,350,227	97,124,889	96,004,368	207.1%	9,663,908	37,750,673	36,341,769	376.1%	0.551	56.3%	48.9%	1.152
	2024	42,028,811	98,696,703	96,766,175	230.2%	8,507,190	37,825,387	36,150,615	424.9%	0.542	58.2%	50.2%	1.160
	2025	37,941,152	99,844,357	97,065,113	255.8%	7,456,793	37,744,932	35,767,723	479.7%	0.533	60.0%	51.4%	1.168
	2026	34,094,859	100,548,811	96,898,856	284.2%	6,507,396	37,473,033	35,062,730	538.8%	0.527	61.8%	52.5%	1.176
	2027	30,494,882	100,783,473	96,211,903	315.5%	5,653,370	36,971,812	34,078,220	602.8%	0.523	63.4%	53.5%	1.184
	2028	27,143,573	100,516,649	94,978,732	349.9%	4,888,834	36,251,168	32,972,860	674.5%	0.519	64.9%	54.5%	1.191
	2029	24,040,787	99,729,276	93,190,960	387.6%	4,207,742	35,346,134	31,744,450	754.4%	0.514	66.3%	55.3%	1.199
	2030	21,184,031	98,420,206	90,898,676	429.1%	3,603,975	34,270,509	30,337,700	841.8%	0.510	67.6%	56.1%	1.206
	2031	18,568,662	96,575,074	88,017,703	474.0%	3,071,438	33,021,262	28,743,675	935.8%	0.507	68.9%	56.8%	1.212
	2032	16,188,117	94,157,547	84,527,223	522.2%	2,604,143	31,605,590	27,026,152	1037.8%	0.503	70.0%	57.4%	1.219
	2033	14,034,156	91,142,673	80,450,665	573.2%	2,196,246	30,056,872	25,285,061	1151.3%	0.498	71.0%	57.9%	1.225
	2034	12,097,088	87,540,550	75,888,648	627.3%	1,842,106	28,419,889	23,546,227	1278.2%	0.491	71.8%	58.4%	1.230
	2035	10,366,000	83,395,458	70,905,225	684.0%	1,536,349	26,724,687	21,778,346	1417.5%	0.483	72.6%	58.8%	1.235
	2036	8,828,984	78,768,700	65,604,438	743.1%	1,273,889	24,979,478	19,947,396	1565.9%	0.475	73.3%	59.2%	1.239
	2037	7,473,355	73,743,471	60,103,723	804.2%	1,049,942	23,186,819	18,078,215	1721.8%	0.467	73.9%	59.5%	1.242
	2038	6,285,875	68,424,573	54,530,525	867.5%	860,035	21,363,797	16,246,664	1889.1%	0.459	74.4%	59.7%	1.246
	2039	5,252,980	62,921,777	48,988,652	932.6%	700,034	19,539,125	14,477,802	2068.2%	0.451	74.9%	60.0%	1.248
	2040	4,360,997	57,346,556	43,579,321	999.3%	566,139	17,739,011	12,782,818	2257.9%	0.443	75.2%	60.1%	1.251
	2041	3,596,348	51,810,159	38,403,558	1067.8%	454,879	15,985,160	11,175,528	2456.8%	0.435	75.5%	60.3%	1.253
	2042	2,945,739	46,414,633	33,544,773	1138.8%	363,098	14,298,584	9,684,733	2667.3%	0.427	75.8%	60.4%	1.254
	2043	2,396,343	41,250,145	29,069,984	1213.1%	287,951	12,701,716	8,338,771	2895.9%	0.419	76.0%	60.5%	1.256
	2044	1,935,965	36,391,594	25,034,540	1293.1%	226,891	11,214,549	7,142,270	3147.9%	0.411	76.1%	60.6%	1.257
	2045	1,553,168	31,904,973	21,496,099	1384.0%	177,662	9,849,788	6,086,423	3425.8%	0.404	76.3%	60.6%	1.258
	2046	1,237,367	27,842,739	18,464,421	1492.2%	138,280	8,612,105	5,159,599	3731.3%	0.400	76.4%	60.7%	1.258
	2047	978,884	24,225,295	15,870,422	1621.3%	107,019	7,499,738	4,349,351	4064.1%	0.399	76.5%	60.7%	1.259
	2048	768,984	21,028,621	13,582,362	1766.3%	82,387	6,506,928	3,645,771	4425.2%	0.399	76.5%	60.8%	1.259
	2049	599,883	18,199,764	11,537,417	1923.3%	63,120	5,626,564	3,041,609	4818.8%	0.399	76.6%	60.8%	1.260
	2050	464,729	15,687,862	9,717,455	2091.0%	48,148	4,851,229	2,528,239	5250.9%	0.398	76.6%	60.8%	1.260
	2051	357,563	13,454,694	8,119,661	2270.8%	36,588	4,172,317	2,092,102	5718.1%	0.397	76.7%	60.8%	1.260
	2052	273,262	11,473,940	6,727,260	2461.8%	27,710	3,579,990	1,721,814	6213.6%	0.396	76.7%	60.8%	1.261
	Past	824,582,167	218,925,141	300,018,689	36.4%	633,218,736	192,751,746	230,953,500	36.5%	0.998	30.3%	30.5%	0.993
TOTALS	Future	1,066,586,966	2,734,662,330	2,485,810,483	233.1%	254,682,931	992,201,586	885,236,992	347.6%	0.671	168.9%	246.8%	0.684
	Lifetime	1,891,169,132	2,953,587,471	2,785,829,172	147.3%	887,901,666	1,184,953,333	1,116,190,492	125.7%	1.172	76.7%	60.8%	1.261

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	158,136	0	0	0.0%	155,944	1,148	5,547	3.6%	0.000	0.0%	3.6%	0.000
Historical	1999	675,886	0	0	0.0%	666,341	7,358	25,508	3.8%	0.000	0.0%	3.8%	0.000
Experience	2000	1,291,636	15,496	43,848	3.4%	1,264,977	23,374	61,221	4.8%	0.701	2.0%	4.4%	0.455
	2001	1,504,632	23,470	0	0.0%	1,466,048	50,917	106,097	7.2%	0.000	1.2%	5.5%	0.221
	2002	1,452,485	25,634	414,051	28.5%	1,390,133	87,911	153,866	11.1%	2.575	8.4%	6.9%	1.206
	2003	1,404,679	134,990	147,061	10.5%	1,314,992	130,983	202,270	15.4%	0.681	8.8%	8.5%	1.031
	2004	1,375,813	146,001	7,687	0.6%	1,241,584	177,828	252,815	20.4%	0.027	7.5%	10.2%	0.740
	2005	1,352,517	139,273	247,935	18.3%	1,171,249	227,274	305,350	26.1%	0.703	8.9%	12.0%	0.740
	2006	1,330,624	109,493	376,813	28.3%	1,103,852	277,881	353,934	32.1%	0.883	10.8%	13.8%	0.786
	2007	1,302,785	23,992	94,435	7.2%	1,039,395	326,567	394,070	37.9%	0.191	10.5%	15.5%	0.677
	2008	1,288,206	321,492	485,124	37.7%	976,506	371,540	430,401	44.1%	0.854	12.5%	17.3%	0.723
	2009	1,269,461	615,986	532,803	42.0%	916,121	414,786	473,135	51.6%	0.813	14.4%	19.0%	0.755
	2010	1,232,060	618,638	921,588	74.8%	856,062	458,621	517,775	60.5%	1.237	17.7%	20.8%	0.849
	2011	1,243,615	578,265	1,006,032	80.9%	796,961	501,778	554,101	69.5%	1.164	20.8%	22.6%	0.921
	2012	1,438,354	801,068	629,790	43.8%	741,654	541,636	584,114	78.8%	0.556	22.0%	24.3%	0.904
	2013	1,421,904	904,259	1,243,033	87.4%	687,880	578,952	617,843	89.8%	0.973	24.9%	26.0%	0.958
Projected	2014	1,366,169	1,248,228	1,406,553	103.0%	635,336	617,850	663,539	104.4%	0.986	28.0%	27.7%	1.009
Future	2015	1,307,802	1,466,183	1,563,276	119.5%	585,293	660,500	712,497	121.7%	0.982	31.1%	29.5%	1.054
Experience	2016	1,247,669	1,617,995	1,726,449	138.4%	537,736	704,352	751,059	139.7%	0.991	34.2%	31.2%	1.096
	2017	1,185,975	1,749,525	1,904,136	160.6%	492,648	745,306	780,150	158.4%	1.014	37.5%	32.9%	1.138
	2018	1,122,679	1,889,517	2,082,803	185.5%	450,009	782,934	811,575	180.3%	1.029	40.7%	34.6%	1.178
	2019	1,057,623	2,056,075	2,245,328	212.3%	409,800	820,571	852,670	208.1%	1.020	44.1%	36.3%	1.215
	2020	991,781	2,224,197	2,400,163	242.0%	372,000	860,289	898,326	241.5%	1.002	47.4%	38.0%	1.248
	2021	926,432	2,389,220	2,554,091	275.7%	336,575	900,147	932,100	276.9%	0.996	50.7%	39.6%	1.280
	2022	862,349	2,551,199	2,709,024	314.1%	303,486	936,072	953,959	314.3%	0.999	54.0%	41.2%	1.310
	2023	799,763	2,710,958	2,856,261	357.1%	272,689	967,064	974,829	357.5%	0.999	57.2%	42.7%	1.339
	2024	738,891	2,864,727	2,986,630	404.2%	244,132	994,810	997,472	408.6%	0.989	60.4%	44.2%	1.366
	2025	679,936	3,010,082	3,112,275	457.7%	217,749	1,019,913	1,017,838	467.4%	0.979	63.6%	45.7%	1.392
	2026	623,086	3,148,062	3,233,666	519.0%	193,466	1,040,943	1,027,138	530.9%	0.978	66.7%	47.0%	1.417
	2027	568,514	3,275,813	3,331,977	586.1%	171,203	1,055,847	1,026,237	599.4%	0.978	69.6%	48.3%	1.441
	2028	516,372	3,388,999	3,407,996	660.0%	150,874	1,064,142	1,021,049	676.8%	0.975	72.5%	49.5%	1.464
	2029	466,795	3,485,402	3,466,685	742.7%	132,385	1,066,358	1,011,123	763.8%	0.972	75.3%	50.7%	1.486
	2030	419,897	3,561,386	3,496,333	832.7%	115,637	1,062,203	993,882	859.5%	0.969	77.9%	51.7%	1.506
	2031	375,770	3,611,851	3,492,124	929.3%	100,531	1,050,937	967,558	962.5%	0.966	80.4%	52.7%	1.526
	2032	334,485	3,631,234	3,450,935	1031.7%	86,965	1,032,347	934,496	1074.6%	0.960	82.7%	53.6%	1.544
	2033	296,089	3,615,906	3,373,503	1139.4%	74,840	1,007,310	898,579	1200.7%	0.949	84.9%	54.4%	1.560
	2034	260,599	3,566,449	3,268,186	1254.1%	64,054	977,110	860,305	1343.1%	0.934	86.8%	55.1%	1.575
	2035	228,009	3,483,939	3,131,603	1373.5%	54,509	942,338	817,800	1500.3%	0.915	88.6%	55.8%	1.588
	2036	198,280	3,370,247	2,968,903	1497.3%	46,109	902,703	768,109	1665.8%	0.899	90.1%	56.3%	1.600
	2037	171,348	3,230,476	2,794,050	1630.6%	38,761	857,873	713,261	1840.2%	0.886	91.5%	56.8%	1.611
	2038	147,123	3,069,135	2,603,780	1769.8%	32,371	808,405	656,245	2027.2%	0.873	92.7%	57.3%	1.620
	2039	125,490	2,888,372	2,396,279	1909.5%	26,853	755,322	598,115	2227.4%	0.857	93.8%	57.6%	1.628
	2040	106,317	2,691,411	2,180,376	2050.8%	22,121	699,659	539,444	2438.6%	0.841	94.7%	57.9%	1.634
	2041	89,456	2,483,843	1,964,391	2195.9%	18,093	642,416	480,966	2658.3%	0.826	95.5%	58.2%	1.640
	2042	74,744	2,270,779	1,750,893	2342.5%	14,691	584,692	424,661	2890.7%	0.810	96.1%	58.4%	1.645
	2043	62,010	2,057,174	1,546,023	2493.2%	11,841	527,782	372,299	3144.2%	0.793	96.7%	58.6%	1.649
	2044	51,081	1,847,815	1,354,176	2651.0%	9,473	472,898	324,246	3422.8%	0.775	97.1%	58.8%	1.652
	2045	41,780	1,648,099	1,185,146	2836.7%	7,523	420,913	280,448	3727.9%	0.761	97.5%	58.9%	1.655
	2046	33,931	1,463,385	1,039,722	3064.2%	5,931	372,396	240,846	4060.9%	0.755	97.8%	59.0%	1.658
	2047	27,365	1,296,291	913,876	3339.6%	4,642	327,633	205,257	4421.3%	0.755	98.0%	59.1%	1.660
	2048	21,919	1,146,276	800,664	3652.9%	3,609	286,707	173,540	4808.5%	0.760	98.2%	59.1%	1.661
	2049	17,439	1,011,354	697,120	3997.5%	2,787	249,622	145,661	5225.9%	0.765	98.4%	59.2%	1.663
	2050	13,784	889,090	600,470	4356.3%	2,139	216,329	121,468	5677.7%	0.767	98.5%	59.2%	1.664
	2051	10,827	777,964	513,140	4739.6%	1,633	186,700	100,585	6160.7%	0.769	98.6%	59.2%	1.665
	2052	8,452	677,073	435,562	5153.2%	1,239	160,516	82,650	6668.9%	0.773	98.7%	59.3%	1.666
	Past	18,320,889	3,553,798	4,907,168	26.8%	15,101,819	3,599,602	4,420,203	29.3%	0.915	22.0%	24.3%	0.904
TOTALS	Future	18,999,933	94,269,993	88,187,600	464.1%	6,939,613	29,360,860	26,749,824	385.5%	1.204	294.3%	252.3%	1.167
	Lifetime	37,320,822	97,823,791	93,094,768	249.4%	22,041,432	32,960,462	31,170,028	141.4%	1.764	98.7%	59.3%	1.666

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 71.7% Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	158,136	0	0	0.0%	155,944	1,148	5,547	3.6%	0.000	0.0%	3.6%	0.000
Historical	1999	675,886	0	0	0.0%	666,341	7,358	25,508	3.8%	0.000	0.0%	3.8%	0.000
Experience	2000	1,291,636	15,496	43,848	3.4%	1,264,977	23,374	61,221	4.8%	0.701	2.0%	4.4%	0.455
	2001	1,504,632	23,470	0	0.0%	1,466,048	50,917	106,097	7.2%	0.000	1.2%	5.5%	0.221
	2002	1,452,485	25,634	414,051	28.5%	1,390,133	87,911	153,866	11.1%	2.575	8.4%	6.9%	1.206
	2003	1,404,679	134,990	147,061	10.5%	1,314,992	130,983	202,270	15.4%	0.681	8.8%	8.5%	1.031
	2004	1,375,813	146,001	7,687	0.6%	1,241,584	177,828	252,815	20.4%	0.027	7.5%	10.2%	0.740
	2005	1,352,517	139,273	247,935	18.3%	1,171,249	227,274	305,350	26.1%	0.703	8.9%	12.0%	0.740
	2006	1,330,624	109,493	376,813	28.3%	1,103,852	277,881	353,934	32.1%	0.883	10.8%	13.8%	0.786
	2007	1,302,785	23,992	94,435	7.2%	1,039,395	326,567	394,070	37.9%	0.191	10.5%	15.5%	0.677
	2008	1,288,206	321,492	485,124	37.7%	976,506	371,540	430,401	44.1%	0.854	12.5%	17.3%	0.723
	2009	1,269,461	615,986	532,803	42.0%	916,121	414,786	473,135	51.6%	0.813	14.4%	19.0%	0.755
	2010	1,232,060	618,638	921,588	74.8%	856,062	458,621	517,775	60.5%	1.237	17.7%	20.8%	0.849
	2011	1,243,615	578,265	1,006,032	80.9%	796,961	501,778	554,101	69.5%	1.164	20.8%	22.6%	0.921
	2012	1,438,354	801,068	629,790	43.8%	741,654	541,636	584,114	78.8%	0.556	22.0%	24.3%	0.904
	2013	1,421,904	904,259	1,243,033	87.4%	687,880	578,952	617,843	89.8%	0.973	24.9%	26.0%	0.958
Projected	2014	1,720,617	1,236,567	1,354,054	78.7%	635,336	617,850	663,539	104.4%	0.754	27.5%	27.7%	0.993
Future	2015	2,024,711	1,420,804	1,445,852	71.4%	585,293	660,500	712,497	121.7%	0.587	29.8%	29.5%	1.010
Experience	2016	1,931,614	1,534,033	1,596,769	82.7%	537,736	704,352	751,059	139.7%	0.592	32.1%	31.2%	1.028
	2017	1,836,100	1,636,839	1,761,109	95.9%	492,648	745,306	780,150	158.4%	0.606	34.5%	32.9%	1.047
	2018	1,738,107	1,755,391	1,926,356	110.8%	450,009	782,934	811,575	180.3%	0.615	36.9%	34.6%	1.067
	2019	1,637,389	1,905,065	2,076,673	126.8%	409,800	820,571	852,670	208.1%	0.610	39.4%	36.3%	1.087
	2020	1,535,453	2,058,787	2,219,878	144.6%	372,000	860,289	898,326	241.5%	0.599	41.9%	38.0%	1.105
	2021	1,434,282	2,210,861	2,362,244	164.7%	336,575	900,147	932,100	276.9%	0.595	44.5%	39.6%	1.123
	2022	1,335,071	2,360,318	2,505,540	187.7%	303,486	936,072	953,959	314.3%	0.597	47.0%	41.2%	1.141
	2023	1,238,176	2,507,849	2,641,717	213.4%	272,689	967,064	974,829	357.5%	0.597	49.5%	42.7%	1.158
	2024	1,143,935	2,649,917	2,762,293	241.5%	244,132	994,810	997,472	408.6%	0.591	52.0%	44.2%	1.175
	2025	1,052,662	2,784,250	2,878,500	273.4%	217,749	1,019,913	1,017,838	467.4%	0.585	54.4%	45.7%	1.192
	2026	964,649	2,911,795	2,990,773	310.0%	193,466	1,040,943	1,027,138	530.9%	0.584	56.8%	47.0%	1.208
	2027	880,161	3,029,900	3,081,700	350.1%	171,203	1,055,847	1,026,237	599.4%	0.584	59.2%	48.3%	1.224
	2028	799,435	3,134,545	3,152,009	394.3%	150,874	1,064,142	1,021,049	676.8%	0.583	61.4%	49.5%	1.240
	2029	722,681	3,223,678	3,206,290	443.7%	132,385	1,066,358	1,011,123	763.8%	0.581	63.6%	50.7%	1.256
	2030	650,075	3,293,933	3,233,711	497.4%	115,637	1,062,203	993,882	859.5%	0.579	65.7%	51.7%	1.270
	2031	581,759	3,340,590	3,229,818	555.2%	100,531	1,050,937	967,558	962.5%	0.577	67.7%	52.7%	1.284
	2032	517,843	3,358,504	3,191,723	616.3%	86,965	1,032,347	934,496	1074.6%	0.574	69.5%	53.6%	1.297
	2033	458,398	3,344,319	3,120,107	680.7%	74,840	1,007,310	898,579	1200.7%	0.567	71.2%	54.4%	1.310
	2034	403,454	3,298,570	3,022,701	749.2%	64,054	977,110	860,305	1343.1%	0.558	72.8%	55.1%	1.321
	2035	352,998	3,222,254	2,896,377	820.5%	54,509	942,338	817,800	1500.3%	0.547	74.2%	55.8%	1.330
	2036	306,973	3,117,100	2,745,898	894.5%	46,109	902,703	768,109	1665.8%	0.537	75.4%	56.3%	1.339
	2037	265,277	2,987,826	2,584,179	974.1%	38,761	857,873	713,261	1840.2%	0.529	76.6%	56.8%	1.347
	2038	227,772	2,838,603	2,408,201	1057.3%	32,371	808,405	656,245	2027.2%	0.522	77.5%	57.3%	1.354
	2039	194,281	2,671,417	2,216,286	1140.8%	26,853	755,322	598,115	2227.4%	0.512	78.4%	57.6%	1.360
	2040	164,598	2,489,250	2,016,600	1225.2%	22,121	699,659	539,444	2438.6%	0.502	79.1%	57.9%	1.365
	2041	138,493	2,297,273	1,816,838	1311.9%	18,093	642,416	480,966	2658.3%	0.493	79.7%	58.2%	1.370
	2042	115,716	2,100,213	1,619,377	1399.4%	14,691	584,692	424,661	2890.7%	0.484	80.3%	58.4%	1.374
	2043	96,003	1,902,652	1,429,896	1489.4%	11,841	527,782	372,299	3144.2%	0.474	80.7%	58.6%	1.377
	2044	79,083	1,709,019	1,252,459	1583.7%	9,473	472,898	324,246	3422.8%	0.463	81.0%	58.8%	1.379
	2045	64,682	1,524,304	1,096,125	1694.6%	7,523	420,913	280,448	3727.9%	0.455	81.3%	58.9%	1.381
	2046	52,531	1,353,465	961,624	1830.6%	5,931	372,396	240,846	4060.9%	0.451	81.6%	59.0%	1.383
	2047	42,366	1,198,922	845,232	1995.1%	4,642	327,633	205,257	4421.3%	0.451	81.8%	59.1%	1.385
	2048	33,934	1,060,175	740,523	2182.2%	3,609	286,707	173,540	4808.5%	0.454	82.0%	59.1%	1.386
	2049	26,998	935,387	644,757	2388.1%	2,787	249,622	145,661	5225.9%	0.457	82.1%	59.2%	1.387
	2050	21,340	822,308	555,367	2602.5%	2,139	216,329	121,468	5677.7%	0.458	82.2%	59.2%	1.388
	2051	16,762	719,528	474,596	2831.5%	1,633	186,700	100,585	6160.7%	0.460	82.3%	59.2%	1.389
	2052	13,086	626,215	402,846	3078.5%	1,239	160,516	82,650	6668.9%	0.462	82.4%	59.3%	1.390
	Past	18,320,889	3,553,798	4,907,168	26.8%	15,101,819	3,599,602	4,420,203	29.3%	0.915	22.0%	24.3%	0.904
TOTALS	Future	28,241,369	87,476,686	81,710,031	289.3%	6,939,613	29,360,860	26,749,824	385.5%	0.751	188.4%	252.3%	0.747
	Lifetime	46,562,258	91,030,484	86,617,199	186.0%	22,041,432	32,960,462	31,170,028	141.4%	1.315	82.4%	59.3%	1.390

Attachment 12
MetLife Insurance Company USA
60/80 Test After Requested 71.7% Increase
Nationwide Experience for LTC4 Tax-Qualified Comprehensive Policy Forms

1	Accumulated value of earned premium	1,131,569,333	x	60%	=	678,941,600
2	Present value of future projected earned premium without the requested rate increase	473,943,004	x	60%	=	284,365,802
3a	Present value of future projected premium with the requested rate increase	749,869,834				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	275,926,831	x	80%	=	220,741,464
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,184,048,866**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					362,867,122
5b	Present value of future projected incurred claims without the inclusion of active life reserves					1,376,800,487
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**1,739,667,609**
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
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	6,785	0	0	0.0%				0.0000		1.0000		6.50%	2.8266
	1998	7,721,611	3,344	229,609	3.0%	10,311	20,494,005	8,876	609,407	3.0%				0.0104		0.9896		6.50%	2.6541
Historical	1999	30,793,973	189,122	838,209	2.7%	23,193	76,742,340	471,316	2,088,919	2.7%				0.0272		0.9728		6.50%	2.4921
Experience	2000	54,003,696	484,105	3,726,549	6.9%	33,816	126,369,767	1,132,816	8,720,201	6.9%				0.0319		0.9681		6.50%	2.3400
	2001	62,923,201	1,566,727	5,099,667	8.1%	33,187	138,255,018	3,442,418	11,205,001	8.1%				0.0395		0.9605		6.50%	2.1972
	2002	61,422,499	2,818,225	8,391,812	13.7%	32,244	126,720,819	5,814,282	17,313,156	13.7%				0.0284		0.9716		6.50%	2.0631
	2003	60,055,864	4,197,095	9,728,362	16.2%	31,479	116,339,262	8,130,545	18,845,628	16.2%				0.0237		0.9763		6.50%	1.9372
	2004	62,502,235	5,352,938	11,035,703	17.7%	30,648	113,688,574	9,736,738	20,073,416	17.7%				0.0264		0.9736		6.50%	1.8190
	2005	64,399,165	6,565,264	16,945,661	26.3%	29,739	109,989,671	11,213,052	28,942,109	26.3%				0.0297		0.9703		6.50%	1.7079
	2006	62,835,479	6,231,691	17,963,557	28.6%	29,077	100,769,009	9,993,739	28,808,085	28.6%				0.0223		0.9777		6.50%	1.6037
	2007	61,928,334	4,592,163	27,532,362	44.5%	28,493	93,252,792	6,914,961	41,458,724	44.5%				0.0201		0.9799		6.50%	1.5058
	2008	61,116,836	24,317,045	28,142,164	46.0%	27,895	86,413,920	34,382,199	39,790,586	46.0%				0.0210		0.9790		6.50%	1.4139
	2009	60,081,420	36,635,777	36,434,330	60.6%	27,193	79,765,194	48,638,329	48,370,884	60.6%				0.0252		0.9748		6.50%	1.3276
	2010	58,729,779	39,890,871	43,118,478	73.4%	26,508	73,211,953	49,727,560	53,751,062	73.4%				0.0252		0.9748		6.50%	1.2466
	2011	56,720,933	39,074,589	49,312,785	86.9%	25,672	66,392,250	45,737,081	57,720,961	86.9%				0.0315		0.9685		6.50%	1.1705
	2012	59,150,550	47,006,184	51,277,162	86.7%	24,918	65,010,455	51,662,974	56,357,068	86.7%				0.0294		0.9706		6.50%	1.0991
	2013	61,786,267	53,840,757	52,257,499	84.6%	24,226	63,762,709	55,563,035	53,929,131	84.6%				0.0278		0.9722		6.50%	1.0320
	2014	59,782,118	62,005,792	75,341,061	126.0%	23,257	57,929,062	60,083,809	73,005,726	126.0%	1.0000	1.4901	1.0000	0.0400	0.0000	0.9600	0.9676	6.50%	0.9690
Projected	2015	56,820,333	80,415,728	83,507,015	147.0%	22,249	51,698,669	73,167,225	75,979,870	147.0%	1.0000	1.1662	1.0000	0.0433	0.0000	0.9567	0.9505	6.50%	0.9099
Future	2016	53,754,006	89,625,608	90,520,584	168.4%	21,197	45,923,694	76,569,903	77,334,508	168.4%	1.0000	1.1458	1.0000	0.0473	0.0000	0.9527	0.9460	6.50%	0.8543
Experience	2017	50,569,950	94,119,140	96,663,245	191.1%	20,094	40,566,627	75,501,281	77,542,133	191.1%	1.0000	1.1351	1.0000	0.0521	0.0000	0.9479	0.9408	6.50%	0.8022
	2018	47,258,818	98,861,138	101,851,461	215.5%	18,929	35,596,690	74,465,030	76,717,427	215.5%	1.0000	1.1275	1.0000	0.0579	0.0000	0.9421	0.9345	6.50%	0.7532
	2019	43,853,570	102,791,122	105,746,762	241.1%	17,726	31,015,738	72,699,724	74,790,121	241.1%	1.0000	1.1189	1.0000	0.0635	0.0000	0.9365	0.9279	6.50%	0.7073
	2020	40,445,914	106,868,223	108,574,437	268.4%	16,519	26,859,765	70,970,218	72,103,299	268.4%	1.0000	1.1132	1.0000	0.0681	0.0000	0.9319	0.9223	6.50%	0.6641
	2021	37,126,186	110,335,632	110,878,043	298.7%	15,336	23,150,388	68,800,838	69,139,064	298.7%	1.0000	1.1125	1.0000	0.0716	0.0000	0.9284	0.9179	6.50%	0.6236
	2022	33,938,255	113,213,634	112,805,983	332.4%	14,183	19,870,914	66,286,802	66,048,121	332.4%	1.0000	1.1130	1.0000	0.0752	0.0000	0.9248	0.9141	6.50%	0.5855
	2023	30,892,585	115,565,428	114,219,345	369.7%	13,063	16,983,726	63,534,067	62,794,035	369.7%	1.0000	1.1124	1.0000	0.0789	0.0000	0.9211	0.9103	6.50%	0.5498
	2024	27,997,824	117,407,686	115,063,842	411.0%	11,982	14,452,847	60,607,399	59,397,476	411.0%	1.0000	1.1116	1.0000	0.0828	0.0000	0.9172	0.9063	6.50%	0.5162
	2025	25,260,865	118,724,868	115,350,447	456.6%	10,941	12,244,124	57,546,803	55,911,197	456.6%	1.0000	1.1111	1.0000	0.0868	0.0000	0.9132	0.9022	6.50%	0.4847
	2026	22,686,795	119,503,472	115,076,132	507.2%	9,946	10,325,309	54,388,919	52,373,929	507.2%	1.0000	1.1108	1.0000	0.0910	0.0000	0.9090	0.8981	6.50%	0.4551
	2027	20,278,896	119,713,648	114,174,748	563.0%	8,999	8,666,118	51,159,225	48,792,195	563.0%	1.0000	1.1100	1.0000	0.0952	0.0000	0.9048	0.8939	6.50%	0.4273
	2028	18,038,683	119,319,433	112,619,515	624.3%	8,102	7,238,282	47,878,647	45,190,208	624.3%	1.0000	1.1089	1.0000	0.0996	0.0000	0.9004	0.8895	6.50%	0.4013
	2029	15,965,975	118,299,654	110,409,855	691.5%	7,258	6,015,566	44,572,250	41,599,577	691.5%	1.0000	1.1077	1.0000	0.1042	0.0000	0.8958	0.8851	6.50%	0.3768
	2030	14,058,994	116,658,276	107,609,029	765.4%	6,468	4,973,770	41,271,193	38,069,764	765.4%	1.0000	1.1068	1.0000	0.1089	0.0000	0.8911	0.8806	6.50%	0.3538
	2031	12,314,498	114,383,895	104,118,998	845.5%	5,733	4,090,709	37,996,776	34,586,917	845.5%	1.0000	1.1046	1.0000	0.1137	0.0000	0.8863	0.8759	6.50%	0.3322
	2032	10,727,941	111,435,023	99,915,708	931.4%	5,053	3,346,175	34,757,935	31,164,921	931.4%	1.0000	1.1015	1.0000	0.1186	0.0000	0.8814	0.8712	6.50%	0.3119
	2033	9,293,640	107,785,475	95,027,465	1022.5%	4,428	2,721,877	31,567,696	27,831,191	1022.5%	1.0000	1.0979	1.0000	0.1237	0.0000	0.8763	0.8663	6.50%	0.2929
	2034	8,004,927	103,449,437	89,572,779	1119.0%	3,857	2,201,357	28,448,618	24,632,534	1119.0%	1.0000	1.0943	1.0000	0.1288	0.0000	0.8712	0.8613	6.50%	0.2750
	2035	6,854,313	98,480,299	83,628,933	1220.1%	3,340	1,769,894	25,429,206	21,594,343	1220.1%	1.0000	1.0904	1.0000	0.1341	0.0000	0.8659	0.8563	6.50%	0.2582
	2036	5,833,653	92,952,037	77,322,668	1325.5%	2,874	1,414,407	22,536,825	18,747,383	1325.5%	1.0000	1.0864	1.0000	0.1394	0.0000	0.8606	0.8511	6.50%	0.2425
	2037	4,934,291	86,963,765	70,792,336	1434.7%	2,458	1,123,334	19,798,056	16,116,490	1434.7%	1.0000	1.0824	1.0000	0.1449	0.0000	0.8551	0.8458	6.50%	0.2277
	2038	4,147,226	80,664,455	64,315,868	1550.8%	2,088	886,528	17,243,158	13,748,419	1550.8%	1.0000	1.0809	1.0000	0.1504	0.0000	0.8496	0.8405	6.50%	0.2138
	2039	3,463,260	74,281,320	58,309,304	1683.7%	1,763	695,137	14,909,553	11,703,691	1683.7%	1.0000	1.0857	1.0000	0.1559	0.0000	0.8441	0.8351	6.50%	0.2007
	2040	2,873,149	68,066,136	52,881,722	1840.5%	1,478	541,494	12,828,223	9,966,461	1840.5%	1.0000	1.0932	1.0000	0.1615	0.0000	0.8385	0.8296	6.50%	0.1885
	2041	2,367,737	62,149,043	47,761,353	2017.2%	1,231	419,005	10,998,165	8,452,057	2017.2%	1.0000	1.0960	1.0000	0.1671	0.0000	0.8329	0.8241	6.50%	0.1770
	2042	1,938,084	56,517,507	42,760,513	2206.3%	1,019	322,039	9,391,159	7,105,245	2206.3%	1.0000	1.0938	1.0000	0.1727	0.0000	0.8273	0.8185	6.50%	0.1662
	2043	1,575,585	51,135,007	37,981,208	2410.6%	837	245,826	7,978,199	5,925,914	2410.6%	1.0000	1.0926	1.0000	0.1783	0.0000	0.8217	0.8130	6.50%	0.1560
	2044	1,272,073	46,001,729	33,497,296	2633.3%	683	186,358	6,739,243	4,907,346	2633.3%	1.0000	1.0924	1.0000	0.1838	0.0000	0.8162	0.8074	6.50%	0.1465
	2045	1,019,911	41,134,562	29,330,318	2875.8%	554	140,297	5,658,408	4,034,634	2875.8%	1.0000	1.0921	1.0000	0.1894	0.0000	0.8106	0.8018	6.50%	0.1376
	2046	812,039	36,548,902	25,471,774	3136.8%	446	104,885	4,720,762	3,290,008	3136.8%	1.0000	1.0908	1.0000	0.1949	0.0000	0.8051	0.7962	6.50%	0.1292
	2047	642,019	32,261,359	21,952,762	3419.3%	356	77,864	3,912,648	2,662,424	3419.3%	1.0000	1.0901	1.0000	0.2004	0.0000	0.7996	0.7906	6.50%	0.1213
	2048	504,049	28,291,726	18,777,372	3725.3%	283	57,400	3,221,796	2,138,323	3725.3%	1.0000	1.0895	1.0000	0.2059	0.0000	0.7941	0.7851	6.50%	0.1139
	2049	392,967	24,651,188	15,941,111	4056.6%	223	42,019	2,635,887	1,704,541	4056.6%	1.0000	1.0889	1.0000	0.2113	0.0000	0.7887	0.7796	6.50%	0.1069
	2050	304,238	21,340,469	13,419,391	4410.8%	175	30,546	2,142,611	1,347,324	4410.8%	1.0000	1.0873	1.0000	0.2166	0.0000	0.7834	0.7742	6.50%	0.1004
	2051	233,923	18,352,220	11,205,255	4790.1%	136	22,053	1,730,128	1,056,359	4790.1%	1.0000	1.0860	1.0000	0.2218	0.0000	0.7782	0.7689	6.50%	0.0943
	2052	178,640	15,677,254	9,275,812	5192.5%	105	15,813	1,387,746	821,092	5192.5%	1.0000	1.0840	1.0000	0.2269	0.0000	0.7731	0.7637	6.50%	0.0885
	2053	135,517	13,304,860	7,619,655	5622.6%	81	11,264	1,105,862	633,324	5622.6%	1.0000	1.0828	1.0000	0.2318	0.0000	0.7682	0.7586	6.50%	0.0831
	Past	886,174,242	272,765,898	362,033,910	40.9%	438,614	1,457,184,522	342,569,920	487,984,339	33.5%									
	Future	678,553,448	3,189,256,149	2,901,291,107	427.6%	285,451	433,977,570	1,366,641,992	1,320,959,594	304.4%									
	Lifetime	1,564,727,690	3,462,022,047	3,263,325,016	208.6%	724,065	1,891,162,093	1,709,211,911	1,808,943,933	95.7%									

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with 71.7% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	6,785	0	0	0.0%				0.0000		1.0000		6.50%	2.8266
	1998	7,721,611	3,344	229,609	3.0%	10,311	20,494,005	8,876	609,407	3.0%				0.0104		0.9896		6.50%	2.6541
Historical	1999	30,793,973	189,122	838,209	2.7%	23,193	76,742,340	471,316	2,088,919	2.7%				0.0272		0.9728		6.50%	2.4921
Experience	2000	54,003,696	484,105	3,726,549	6.9%	33,816	126,369,767	1,132,816	8,720,201	6.9%				0.0319		0.9681		6.50%	2.3400
	2001	62,923,201	1,566,727	5,099,667	8.1%	33,187	138,255,018	3,442,418	11,205,001	8.1%				0.0395		0.9605		6.50%	2.1972
	2002	61,422,499	2,818,225	8,391,812	13.7%	32,244	126,720,819	5,814,282	17,313,156	13.7%				0.0284		0.9716		6.50%	2.0631
	2003	60,055,864	4,197,095	9,728,362	16.2%	31,479	116,339,262	8,130,545	18,845,628	16.2%				0.0237		0.9763		6.50%	1.9372
	2004	62,502,235	5,352,938	11,035,703	17.7%	30,648	113,688,574	9,736,738	20,073,416	17.7%				0.0264		0.9736		6.50%	1.8190
	2005	64,399,165	6,565,264	16,945,661	26.3%	29,739	109,989,671	11,213,052	28,942,109	26.3%				0.0297		0.9703		6.50%	1.7079
	2006	62,835,479	6,231,691	17,963,557	28.6%	29,077	100,769,009	9,993,739	28,808,085	28.6%				0.0223		0.9777		6.50%	1.6037
	2007	61,928,334	4,592,163	27,532,362	44.5%	28,493	93,252,792	6,914,961	41,458,724	44.5%				0.0201		0.9799		6.50%	1.5058
	2008	61,116,836	24,317,045	28,142,164	46.0%	27,895	86,413,920	34,382,199	39,790,586	46.0%				0.0210		0.9790		6.50%	1.4139
	2009	60,081,420	36,635,777	36,434,330	60.6%	27,193	79,765,194	48,638,329	48,370,884	60.6%				0.0252		0.9748		6.50%	1.3276
	2010	58,729,779	39,890,871	43,118,478	73.4%	26,508	73,211,953	49,727,560	53,751,062	73.4%				0.0252		0.9748		6.50%	1.2466
	2011	56,720,933	39,074,589	49,312,785	86.9%	25,672	66,392,250	45,737,081	57,720,961	86.9%				0.0315		0.9685		6.50%	1.1705
	2012	59,150,550	47,006,184	51,277,162	86.7%	24,918	65,010,455	51,662,974	56,357,068	86.7%				0.0294		0.9706		6.50%	1.0991
	2013	61,786,267	53,840,757	52,257,499	84.6%	24,226	63,762,709	55,563,035	53,929,131	84.6%				0.0278		0.9722		6.50%	1.0320
	2014	59,782,118	62,005,792	75,341,061	126.0%	23,257	57,929,062	60,083,809	73,005,726	126.0%	1.0000	1.4901	1.0000	0.0400	0.0000	0.9600	0.9676	6.50%	0.9690
Projected	2015	71,763,917	79,743,596	80,325,511	111.9%	21,611	65,295,270	72,555,678	73,085,141	111.9%	1.3511	1.1621	1.0131	0.0433	0.0287	0.9292	0.9056	6.50%	0.9099
Future	2016	83,220,786	87,002,766	83,721,255	100.6%	20,589	71,098,067	74,329,128	71,525,633	100.6%	1.2708	1.1350	1.0257	0.0473	0.0000	0.9527	0.8952	6.50%	0.8543
Experience	2017	78,291,300	89,317,940	89,402,519	114.2%	19,517	62,804,372	71,649,815	71,717,663	114.2%	1.0000	1.1066	1.0257	0.0521	0.0000	0.9479	0.9408	6.50%	0.8022
	2018	73,165,076	92,578,345	94,201,029	128.8%	18,386	55,110,023	69,732,651	70,954,903	128.8%	1.0000	1.0992	1.0257	0.0579	0.0000	0.9421	0.9345	6.50%	0.7532
	2019	67,893,146	95,579,138	97,803,740	144.1%	17,218	48,017,892	67,598,999	69,172,364	144.1%	1.0000	1.0908	1.0257	0.0635	0.0000	0.9365	0.9279	6.50%	0.7073
	2020	62,617,486	99,084,281	100,419,018	160.4%	16,045	41,583,705	65,800,973	66,687,359	160.4%	1.0000	1.0853	1.0257	0.0681	0.0000	0.9319	0.9223	6.50%	0.6641
	2021	57,477,956	102,174,739	102,549,592	178.4%	14,896	35,840,929	63,712,035	63,945,778	178.4%	1.0000	1.0846	1.0257	0.0716	0.0000	0.9284	0.9179	6.50%	0.6236
	2022	52,542,471	104,793,063	104,332,717	198.6%	13,776	30,763,718	61,356,541	61,087,008	198.6%	1.0000	1.0850	1.0257	0.0752	0.0000	0.9248	0.9141	6.50%	0.5855
	2023	47,827,230	106,940,508	105,639,917	220.9%	12,689	26,293,836	58,792,370	58,077,348	220.9%	1.0000	1.0844	1.0257	0.0789	0.0000	0.9211	0.9103	6.50%	0.5498
	2024	43,345,623	108,626,601	106,420,980	245.5%	11,638	22,375,584	56,074,487	54,935,916	245.5%	1.0000	1.0837	1.0257	0.0828	0.0000	0.9172	0.9063	6.50%	0.5162
	2025	39,108,323	109,833,144	106,686,057	272.8%	10,628	18,956,088	53,236,921	51,711,505	272.8%	1.0000	1.0832	1.0257	0.0868	0.0000	0.9132	0.9022	6.50%	0.4847
	2026	35,123,204	110,545,423	106,432,347	303.0%	9,661	15,985,419	50,311,894	48,439,934	303.0%	1.0000	1.0829	1.0257	0.0910	0.0000	0.9090	0.8981	6.50%	0.4551
	2027	31,395,347	110,734,485	105,598,669	336.4%	8,741	13,416,696	47,322,010	45,127,237	336.4%	1.0000	1.0821	1.0257	0.0952	0.0000	0.9048	0.8939	6.50%	0.4273
	2028	27,927,098	110,366,197	104,160,256	373.0%	7,870	11,206,152	44,286,031	41,795,808	373.0%	1.0000	1.0810	1.0257	0.0996	0.0000	0.9004	0.8895	6.50%	0.4013
	2029	24,718,176	109,420,336	102,116,571	413.1%	7,050	9,313,169	41,226,752	38,474,883	413.1%	1.0000	1.0799	1.0257	0.1042	0.0000	0.8958	0.8851	6.50%	0.3768
	2030	21,765,829	107,900,294	99,526,125	457.3%	6,282	7,700,283	38,172,807	35,210,206	457.3%	1.0000	1.0791	1.0257	0.1089	0.0000	0.8911	0.8806	6.50%	0.3538
	2031	19,065,038	105,795,336	96,298,244	505.1%	5,568	6,333,147	35,143,773	31,988,968	505.1%	1.0000	1.0769	1.0257	0.1137	0.0000	0.8863	0.8759	6.50%	0.3322
	2032	16,608,766	103,066,896	92,410,678	556.4%	4,908	5,180,476	32,147,814	28,824,011	556.4%	1.0000	1.0739	1.0257	0.1186	0.0000	0.8814	0.8712	6.50%	0.3119
	2033	14,388,212	99,690,715	87,889,608	610.8%	4,301	4,213,951	29,196,942	25,740,690	610.8%	1.0000	1.0703	1.0257	0.1237	0.0000	0.8763	0.8663	6.50%	0.2929
	2034	12,393,054	95,679,855	82,844,643	668.5%	3,747	3,408,093	26,311,981	22,782,295	668.5%	1.0000	1.0669	1.0257	0.1288	0.0000	0.8712	0.8613	6.50%	0.2750
	2035	10,611,699	91,083,630	77,347,261	728.9%	3,244	2,740,112	23,519,266	19,972,313	728.9%	1.0000	1.0630	1.0257	0.1341	0.0000	0.8659	0.8563	6.50%	0.2582
	2036	9,031,534	85,970,402	71,514,683	791.8%	2,792	2,189,754	20,844,082	17,339,199	791.8%	1.0000	1.0591	1.0257	0.1394	0.0000	0.8606	0.8511	6.50%	0.2425
	2037	7,639,163	80,431,799	65,474,867	857.1%	2,387	1,739,122	18,310,997	14,905,922	857.1%	1.0000	1.0553	1.0257	0.1449	0.0000	0.8551	0.8458	6.50%	0.2277
	2038	6,420,646	74,605,575	59,484,870	926.5%	2,028	1,372,503	15,947,988	12,715,725	926.5%	1.0000	1.0538	1.0257	0.1504	0.0000	0.8496	0.8405	6.50%	0.2138
	2039	5,361,744	68,701,853	53,929,481	1005.8%	1,712	1,076,195	13,789,657	10,824,585	1005.8%	1.0000	1.0584	1.0257	0.1559	0.0000	0.8441	0.8351	6.50%	0.2007
	2040	4,448,147	62,953,483	48,909,584	1099.5%	1,436	838,329	11,864,656	9,217,844	1099.5%	1.0000	1.0658	1.0257	0.1615	0.0000	0.8385	0.8296	6.50%	0.1885
	2041	3,665,679	57,480,819	44,173,825	1205.1%	1,196	648,695	10,172,056	7,817,192	1205.1%	1.0000	1.0685	1.0257	0.1671	0.0000	0.8329	0.8241	6.50%	0.1770
	2042	3,000,500	52,272,276	39,548,616	1318.1%	989	498,574	8,685,755	6,571,545	1318.1%	1.0000	1.0663	1.0257	0.1727	0.0000	0.8273	0.8185	6.50%	0.1662
	2043	2,439,286	47,294,072	35,128,302	1440.1%	813	380,583	7,378,928	5,480,797	1440.1%	1.0000	1.0652	1.0257	0.1783	0.0000	0.8217	0.8130	6.50%	0.1560
	2044	1,969,396	42,546,372	30,981,193	1573.1%	664	288,516	6,233,034	4,538,738	1573.1%	1.0000	1.0650	1.0257	0.1838	0.0000	0.8162	0.8074	6.50%	0.1465
	2045	1,579,003	38,044,796	27,127,211	1718.0%	538	217,205	5,233,384	3,731,578	1718.0%	1.0000	1.0647	1.0257	0.1894	0.0000	0.8106	0.8018	6.50%	0.1376
	2046	1,257,181	33,803,582	23,558,497	1873.9%	433	162,381	4,366,168	3,042,883	1873.9%	1.0000	1.0634	1.0257	0.1949	0.0000	0.8051	0.7962	6.50%	0.1292
	2047	993,960	29,838,092	20,303,810	2042.7%	346	120,547	3,618,755	2,462,440	2042.7%	1.0000	1.0627	1.0257	0.2004	0.0000	0.7996	0.7906	6.50%	0.1213
	2048	780,358	26,166,632	17,366,935	2225.5%	275	88,865	2,979,795	1,977,706	2225.5%	1.0000	1.0621	1.0257	0.2059	0.0000	0.7941	0.7851	6.50%	0.1139
	2049	608,384	22,799,548	14,743,717	2423.4%	217	65,053	2,437,896	1,576,507	2423.4%	1.0000	1.0616	1.0257	0.2113	0.0000	0.7887	0.7796	6.50%	0.1069
	2050	471,015	19,737,509	12,411,412	2635.0%	170	47,291	1,981,671	1,246,122	2635.0%	1.0000	1.0600	1.0257	0.2166	0.0000	0.7834	0.7742	6.50%	0.1004
	2051	362,155	16,973,718	10,363,588	2861.6%	132	34,142	1,600,172	977,012	2861.6%	1.0000	1.0587	1.0257	0.2218	0.0000	0.7782	0.7689	6.50%	0.0943
	2052	276,567	14,499,679	8,579,072	3102.0%	102	24,482	1,283,508	759,417	3102.0%	1.0000	1.0568	1.0257	0.2269	0.0000	0.7731	0.7637	6.50%	0.0885
	2053	209,805	12,305,484	7,047,315	3359.0%	79	17,438	1,022,796	585,753	3359.0%	1.0000	1.0557	1.0257	0.2318	0.0000	0.7682	0.7586	6.50%	0.0831
	Past	886,174,242	272,765,898	362,033,910	40.9%	438,614	1,457,184,522	342,569,920	487,984,339	33.5%									
	Future	1,001,546,380	2,968,388,771	2,692,114,779	268.8%	277,931	625,375,718	1,280,313,978	1,230,033,655	196.7%									
	Lifetime	1,887,720,622	3,241,154,669	3,054,148,688	161.8%	716,545	2,082,560,240	1,622,883,898	1,718,017,994	82.5%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		6.50%	2.8266
	1998	158,136	0	0	0.0%	252	419,710	0	0	0.0%				0.0118		0.9882		6.50%	2.6541
Historical	1999	675,867	0	0	0.0%	665	1,684,344	0	0	0.0%				0.0104		0.9896		6.50%	2.4921
Experience	2000	1,291,636	15,496	43,848	3.4%	990	3,022,455	36,262	102,605	3.4%				0.0246		0.9754		6.50%	2.3400
	2001	1,504,631	23,470	0	0.0%	962	3,305,979	51,567	0	0.0%				0.0428		0.9572		6.50%	2.1972
	2002	1,452,484	25,634	414,051	28.5%	938	2,996,622	52,886	854,228	28.5%				0.0249		0.9751		6.50%	2.0631
	2003	1,404,679	134,990	147,061	10.5%	908	2,721,122	261,501	284,883	10.5%				0.0320		0.9680		6.50%	1.9372
	2004	1,375,812	146,001	7,687	0.6%	890	2,502,537	265,568	13,982	0.6%				0.0198		0.9802		6.50%	1.8190
	2005	1,352,516	139,273	247,935	18.3%	878	2,310,011	237,869	423,458	18.3%				0.0135		0.9865		6.50%	1.7079
	2006	1,330,623	109,493	376,813	28.3%	868	2,133,915	175,593	604,294	28.3%				0.0114		0.9886		6.50%	1.6037
	2007	1,302,783	23,992	94,435	7.2%	851	1,961,754	36,127	142,202	7.2%				0.0196		0.9804		6.50%	1.5058
	2008	1,288,205	321,492	520,222	40.4%	843	1,821,410	454,562	735,548	40.4%				0.0094		0.9906		6.50%	1.4139
	2009	1,269,461	615,986	601,360	47.4%	826	1,685,359	817,795	798,377	47.4%				0.0202		0.9798		6.50%	1.3276
	2010	1,232,060	618,638	1,065,482	86.5%	805	1,535,874	771,188	1,328,219	86.5%				0.0254		0.9746		6.50%	1.2466
	2011	1,243,614	578,265	1,066,396	85.7%	780	1,455,659	676,864	1,248,223	85.7%				0.0311		0.9689		6.50%	1.1705
	2012	1,437,958	801,068	705,938	49.1%	759	1,580,413	880,428	775,873	49.1%				0.0269		0.9731		6.50%	1.0991
	2013	1,432,222	944,159	1,246,489	87.0%	745	1,478,037	974,361	1,286,362	87.0%				0.0184		0.9816		6.50%	1.0320
	2014	1,389,514	1,284,174	1,488,705	107.1%	720	1,346,444	1,244,369	1,442,559	107.1%	1.0000	1.2310	1.0000	0.0332	0.0000	0.9668	0.9702	6.50%	0.9690
Projected	2015	1,333,993	1,623,364	1,700,361	127.5%	694	1,213,750	1,477,038	1,547,094	127.5%	1.0000	1.1897	1.0000	0.0358	0.0000	0.9642	0.9600	6.50%	0.9099
Future	2016	1,276,142	1,829,548	1,900,804	148.9%	667	1,090,247	1,563,039	1,623,915	148.9%	1.0000	1.1686	1.0000	0.0389	0.0000	0.9611	0.9566	6.50%	0.8543
Experience	2017	1,215,564	1,975,361	2,104,538	173.1%	639	975,111	1,584,612	1,688,236	173.1%	1.0000	1.1624	1.0000	0.0427	0.0000	0.9573	0.9525	6.50%	0.8022
	2018	1,151,817	2,127,841	2,306,429	200.2%	609	867,581	1,602,750	1,737,268	200.2%	1.0000	1.1566	1.0000	0.0475	0.0000	0.9525	0.9476	6.50%	0.7532
	2019	1,085,005	2,282,921	2,486,934	229.2%	577	767,377	1,614,612	1,758,901	229.2%	1.0000	1.1447	1.0000	0.0525	0.0000	0.9475	0.9420	6.50%	0.7073
	2020	1,016,825	2,465,003	2,655,630	261.2%	544	675,264	1,636,986	1,763,579	261.2%	1.0000	1.1394	1.0000	0.0564	0.0000	0.9436	0.9372	6.50%	0.6641
	2021	949,117	2,644,501	2,820,620	297.2%	512	591,831	1,649,004	1,758,824	297.2%	1.0000	1.1379	1.0000	0.0594	0.0000	0.9406	0.9334	6.50%	0.6236
	2022	882,818	2,819,996	2,986,589	338.3%	480	516,892	1,651,113	1,748,654	338.3%	1.0000	1.1384	1.0000	0.0625	0.0000	0.9375	0.9301	6.50%	0.5855
	2023	818,163	2,992,032	3,144,553	384.3%	448	449,799	1,644,921	1,728,772	384.3%	1.0000	1.1361	1.0000	0.0657	0.0000	0.9343	0.9268	6.50%	0.5498
	2024	755,370	3,157,235	3,284,343	434.8%	417	389,932	1,629,807	1,695,421	434.8%	1.0000	1.1313	1.0000	0.0692	0.0000	0.9308	0.9233	6.50%	0.5162
	2025	694,642	3,313,295	3,419,668	492.3%	387	336,698	1,605,978	1,657,538	492.3%	1.0000	1.1322	1.0000	0.0728	0.0000	0.9272	0.9196	6.50%	0.4847
	2026	636,160	3,461,641	3,550,874	558.2%	357	289,532	1,575,477	1,616,088	558.2%	1.0000	1.1338	1.0000	0.0765	0.0000	0.9235	0.9158	6.50%	0.4551
	2027	580,091	3,599,281	3,657,599	630.5%	329	247,900	1,538,141	1,563,062	630.5%	1.0000	1.1296	1.0000	0.0805	0.0000	0.9195	0.9119	6.50%	0.4273
	2028	526,581	3,721,223	3,739,027	710.1%	301	211,298	1,493,195	1,500,338	710.1%	1.0000	1.1261	1.0000	0.0846	0.0000	0.9154	0.9078	6.50%	0.4013
	2029	475,759	3,824,766	3,801,426	799.0%	274	179,254	1,441,073	1,432,279	799.0%	1.0000	1.1253	1.0000	0.0889	0.0000	0.9111	0.9035	6.50%	0.3768
	2030	427,730	3,905,836	3,832,115	895.9%	248	151,322	1,381,801	1,355,720	895.9%	1.0000	1.1213	1.0000	0.0934	0.0000	0.9066	0.8990	6.50%	0.3538
	2031	382,581	3,958,931	3,825,726	1000.0%	224	127,088	1,315,103	1,270,854	1000.0%	1.0000	1.1161	1.0000	0.0981	0.0000	0.9019	0.8944	6.50%	0.3322
	2032	340,375	3,978,043	3,778,892	1110.2%	201	106,167	1,240,800	1,178,682	1110.2%	1.0000	1.1102	1.0000	0.1029	0.0000	0.8971	0.8897	6.50%	0.3119
	2033	301,154	3,959,274	3,692,484	1226.1%	179	88,201	1,159,573	1,081,437	1226.1%	1.0000	1.1044	1.0000	0.1079	0.0000	0.8921	0.8848	6.50%	0.2929
	2034	264,932	3,903,238	3,575,353	1349.5%	159	72,856	1,073,391	983,223	1349.5%	1.0000	1.1007	1.0000	0.1130	0.0000	0.8870	0.8797	6.50%	0.2750
	2035	231,694	3,811,081	3,423,949	1477.8%	140	59,827	984,083	884,119	1477.8%	1.0000	1.0950	1.0000	0.1182	0.0000	0.8818	0.8745	6.50%	0.2582
	2036	201,397	3,684,614	3,243,067	1610.3%	123	48,830	893,359	786,303	1610.3%	1.0000	1.0897	1.0000	0.1236	0.0000	0.8764	0.8692	6.50%	0.2425
	2037	173,970	3,529,327	3,049,018	1752.6%	107	39,606	803,482	694,135	1752.6%	1.0000	1.0884	1.0000	0.1290	0.0000	0.8710	0.8638	6.50%	0.2277
	2038	149,317	3,351,445	2,843,351	1904.2%	93	31,919	716,418	607,806	1904.2%	1.0000	1.0865	1.0000	0.1345	0.0000	0.8655	0.8583	6.50%	0.2138
	2039	127,317	3,158,406	2,639,349	2073.1%	80	25,555	633,947	529,763	2073.1%	1.0000	1.0887	1.0000	0.1401	0.0000	0.8599	0.8527	6.50%	0.2007
	2040	107,831	2,959,787	2,449,199	2271.3%	68	20,323	557,822	461,593	2271.3%	1.0000	1.0956	1.0000	0.1458	0.0000	0.8542	0.8469	6.50%	0.1885
	2041	90,703	2,761,919	2,261,534	2493.3%	58	16,051	488,761	400,211	2493.3%	1.0000	1.0977	1.0000	0.1515	0.0000	0.8485	0.8412	6.50%	0.1770
	2042	75,767	2,564,567	2,066,765	2727.8%	49	12,590	426,138	343,421	2727.8%	1.0000	1.0940	1.0000	0.1571	0.0000	0.8429	0.8353	6.50%	0.1662
	2043	62,846	2,366,895	1,871,420	2977.8%	41	9,805	369,288	291,983	2977.8%	1.0000	1.0916	1.0000	0.1628	0.0000	0.8372	0.8295	6.50%	0.1560
	2044	51,761	2,169,799	1,679,928	3245.6%	34	7,583	317,875	246,109	3245.6%	1.0000	1.0899	1.0000	0.1684	0.0000	0.8316	0.8236	6.50%	0.1465
	2045	42,330	1,975,553	1,500,447	3544.6%	28	5,823	271,754	206,399	3544.6%	1.0000	1.0921	1.0000	0.1739	0.0000	0.8261	0.8178	6.50%	0.1376
	2046	34,376	1,787,006	1,330,782	3871.3%	23	4,440	230,815	171,888	3871.3%	1.0000	1.0922	1.0000	0.1793	0.0000	0.8207	0.8121	6.50%	0.1292
	2047	27,723	1,606,208	1,172,611	4229.7%	19	3,362	194,800	142,214	4229.7%	1.0000	1.0926	1.0000	0.1846	0.0000	0.8154	0.8065	6.50%	0.1213
	2048	22,207	1,434,921	1,027,369	4626.4%	15	2,529	163,405	116,994	4626.4%	1.0000	1.0938	1.0000	0.1896	0.0000	0.8104	0.8010	6.50%	0.1139
	2049	17,670	1,274,544	894,506	5062.3%	12	1,889	136,284	95,647	5062.3%	1.0000	1.0942	1.0000	0.1945	0.0000	0.8055	0.7957	6.50%	0.1069
	2050	13,970	1,125,208	770,495	5515.5%	10	1,403	112,972	77,359	5515.5%	1.0000	1.0895	1.0000	0.1992	0.0000	0.8008	0.7906	6.50%	0.1004
	2051	10,975	987,159	658,248	5997.5%	8	1,035	93,063	62,055	5997.5%	1.0000	1.0874	1.0000	0.2037	0.0000	0.7963	0.7857	6.50%	0.0943
	2052	8,571	860,669	558,804	6519.4%	6	759	76,186	49,465	6519.4%	1.0000	1.0870	1.0000	0.2079	0.0000	0.7921	0.7810	6.50%	0.0885
	2053	6,656	745,768	471,134	7078.2%	5	553	61,986	39,159	7078.2%	1.0000	1.0857	1.0000	0.2120	0.0000	0.7880	0.7765	6.50%	0.0831
	Past	19,752,687	4,497,957	6,537,715	33.1%	12,960	32,615,199	5,692,571	8,598,255	26.4%									
	Future	17,961,414	104,982,383	97,664,642	543.7%	9,884	10,988,425	38,655,221	38,339,071	348.9%									
	Lifetime	37,714,101	109,480,340	104,202,357	276.3%	22,844	43,603,624	44,347,792	46,937,326	107.6%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 71.7% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		6.50%	2.8266
	1998	158,136	0	0	0.0%	252	419,710	0	0	0.0%				0.0118		0.9882		6.50%	2.6541
Historical	1999	675,867	0	0	0.0%	665	1,684,344	0	0	0.0%				0.0104		0.9896		6.50%	2.4921
Experience	2000	1,291,636	15,496	43,848	3.4%	990	3,022,455	36,262	102,605	3.4%				0.0246		0.9754		6.50%	2.3400
	2001	1,504,631	23,470	0	0.0%	962	3,305,979	51,567	0	0.0%				0.0428		0.9572		6.50%	2.1972
	2002	1,452,484	25,634	414,051	28.5%	938	2,996,622	52,886	854,228	28.5%				0.0249		0.9751		6.50%	2.0631
	2003	1,404,679	134,990	147,061	10.5%	908	2,721,122	261,501	284,883	10.5%				0.0320		0.9680		6.50%	1.9372
	2004	1,375,812	146,001	7,687	0.6%	890	2,502,537	265,568	13,982	0.6%				0.0198		0.9802		6.50%	1.8190
	2005	1,352,516	139,273	247,935	18.3%	878	2,310,011	237,869	423,458	18.3%				0.0135		0.9865		6.50%	1.7079
	2006	1,330,623	109,493	376,813	28.3%	868	2,133,915	175,593	604,294	28.3%				0.0114		0.9886		6.50%	1.6037
	2007	1,302,783	23,992	94,435	7.2%	851	1,961,754	36,127	142,202	7.2%				0.0196		0.9804		6.50%	1.5058
	2008	1,288,205	321,492	520,222	40.4%	843	1,821,410	454,562	735,548	40.4%				0.0094		0.9906		6.50%	1.4139
	2009	1,269,461	615,986	601,360	47.4%	826	1,685,359	817,795	798,377	47.4%				0.0202		0.9798		6.50%	1.3276
	2010	1,232,060	618,638	1,065,482	86.5%	805	1,535,874	771,188	1,328,219	86.5%				0.0254		0.9746		6.50%	1.2466
	2011	1,243,614	578,265	1,066,396	85.7%	780	1,455,659	676,864	1,248,223	85.7%				0.0311		0.9689		6.50%	1.1705
	2012	1,437,958	801,068	705,938	49.1%	759	1,580,413	880,428	775,873	49.1%				0.0269		0.9731		6.50%	1.0991
	2013	1,432,222	944,159	1,246,489	87.0%	745	1,478,037	974,361	1,286,362	87.0%				0.0184		0.9816		6.50%	1.0320
	2014	1,389,514	1,284,174	1,488,705	107.1%	720	1,346,444	1,244,369	1,442,559	107.1%	1.0000	1.2310	1.0000	0.0332	0.0000	0.9668	0.9702	6.50%	0.9690
Projected	2015	1,681,715	1,609,295	1,636,703	97.3%	675	1,530,129	1,464,237	1,489,174	97.3%	1.3465	1.1861	1.0128	0.0358	0.0287	0.9365	0.9152	6.50%	0.9099
Future	2016	1,975,695	1,774,580	1,758,027	89.0%	648	1,687,897	1,516,078	1,501,937	89.0%	1.2752	1.1573	1.0257	0.0389	0.0000	0.9611	0.9049	6.50%	0.8543
Experience	2017	1,881,910	1,873,492	1,946,458	103.4%	621	1,509,646	1,502,894	1,561,426	103.4%	1.0000	1.1332	1.0257	0.0427	0.0000	0.9573	0.9525	6.50%	0.8022
	2018	1,783,218	1,991,124	2,133,185	119.6%	591	1,343,170	1,499,771	1,606,776	119.6%	1.0000	1.1276	1.0257	0.0475	0.0000	0.9525	0.9476	6.50%	0.7532
	2019	1,679,781	2,120,943	2,300,131	136.9%	560	1,188,036	1,500,051	1,626,783	136.9%	1.0000	1.1159	1.0257	0.0525	0.0000	0.9475	0.9420	6.50%	0.7073
	2020	1,574,227	2,283,981	2,456,156	156.0%	529	1,045,430	1,516,771	1,631,111	156.0%	1.0000	1.1108	1.0257	0.0564	0.0000	0.9436	0.9372	6.50%	0.6641
	2021	1,469,402	2,447,825	2,608,753	177.5%	497	916,260	1,526,365	1,626,713	177.5%	1.0000	1.1093	1.0257	0.0594	0.0000	0.9406	0.9334	6.50%	0.6236
	2022	1,366,760	2,609,475	2,762,256	202.1%	466	800,240	1,527,853	1,617,306	202.1%	1.0000	1.1098	1.0257	0.0625	0.0000	0.9375	0.9301	6.50%	0.5855
	2023	1,266,662	2,768,162	2,908,354	229.6%	435	696,369	1,521,845	1,598,917	229.6%	1.0000	1.1076	1.0257	0.0657	0.0000	0.9343	0.9268	6.50%	0.5498
	2024	1,169,448	2,920,684	3,037,644	259.8%	405	603,684	1,507,696	1,568,072	259.8%	1.0000	1.1029	1.0257	0.0692	0.0000	0.9308	0.9233	6.50%	0.5162
	2025	1,075,429	3,064,843	3,162,804	294.1%	376	521,268	1,485,551	1,533,034	294.1%	1.0000	1.1038	1.0257	0.0728	0.0000	0.9272	0.9196	6.50%	0.4847
	2026	984,889	3,201,924	3,284,155	333.5%	347	448,247	1,457,273	1,494,698	333.5%	1.0000	1.1054	1.0257	0.0765	0.0000	0.9235	0.9158	6.50%	0.4551
	2027	898,084	3,329,141	3,382,863	376.7%	319	383,793	1,422,697	1,445,655	376.7%	1.0000	1.1013	1.0257	0.0805	0.0000	0.9195	0.9119	6.50%	0.4273
	2028	815,242	3,441,866	3,458,175	424.2%	292	327,128	1,381,099	1,387,643	424.2%	1.0000	1.0979	1.0257	0.0846	0.0000	0.9154	0.9078	6.50%	0.4013
	2029	736,559	3,537,589	3,515,887	477.3%	266	277,516	1,332,872	1,324,695	477.3%	1.0000	1.0971	1.0257	0.0889	0.0000	0.9111	0.9035	6.50%	0.3768
	2030	662,202	3,612,538	3,544,271	535.2%	241	234,273	1,278,038	1,253,887	535.2%	1.0000	1.0931	1.0257	0.0934	0.0000	0.9066	0.8990	6.50%	0.3538
	2031	592,303	3,661,620	3,538,362	597.4%	218	196,755	1,216,341	1,175,396	597.4%	1.0000	1.0881	1.0257	0.0981	0.0000	0.9019	0.8944	6.50%	0.3322
	2032	526,961	3,679,280	3,495,046	663.2%	195	164,366	1,147,612	1,090,147	663.2%	1.0000	1.0824	1.0257	0.1029	0.0000	0.8971	0.8897	6.50%	0.3119
	2033	466,241	3,661,907	3,415,128	732.5%	174	136,550	1,072,482	1,000,206	732.5%	1.0000	1.0767	1.0257	0.1079	0.0000	0.8921	0.8848	6.50%	0.2929
	2034	410,162	3,610,070	3,306,795	806.2%	154	112,795	992,770	909,369	806.2%	1.0000	1.0730	1.0257	0.1130	0.0000	0.8870	0.8797	6.50%	0.2750
	2035	358,703	3,524,829	3,166,764	882.8%	136	92,623	910,168	817,710	882.8%	1.0000	1.0676	1.0257	0.1182	0.0000	0.8818	0.8745	6.50%	0.2582
	2036	311,798	3,407,857	2,999,469	962.0%	119	75,598	826,257	727,241	962.0%	1.0000	1.0623	1.0257	0.1236	0.0000	0.8764	0.8692	6.50%	0.2425
	2037	269,337	3,264,232	2,819,995	1047.0%	104	61,317	743,131	641,996	1047.0%	1.0000	1.0611	1.0257	0.1290	0.0000	0.8710	0.8638	6.50%	0.2277
	2038	231,170	3,099,709	2,629,776	1137.6%	90	49,416	662,606	562,152	1137.6%	1.0000	1.0592	1.0257	0.1345	0.0000	0.8655	0.8583	6.50%	0.2138
	2039	197,109	2,921,169	2,441,098	1238.4%	77	39,563	586,329	489,971	1238.4%	1.0000	1.0613	1.0257	0.1401	0.0000	0.8599	0.8527	6.50%	0.2007
	2040	166,941	2,737,468	2,265,231	1356.9%	66	31,463	515,922	426,921	1356.9%	1.0000	1.0682	1.0257	0.1458	0.0000	0.8542	0.8469	6.50%	0.1885
	2041	140,424	2,554,461	2,091,662	1489.5%	56	24,850	452,049	370,150	1489.5%	1.0000	1.0702	1.0257	0.1515	0.0000	0.8485	0.8412	6.50%	0.1770
	2042	117,300	2,371,934	1,911,523	1629.6%	47	19,491	394,129	317,626	1629.6%	1.0000	1.0666	1.0257	0.1571	0.0000	0.8429	0.8353	6.50%	0.1662
	2043	97,297	2,189,109	1,730,851	1778.9%	40	15,180	341,550	270,051	1778.9%	1.0000	1.0642	1.0257	0.1628	0.0000	0.8372	0.8295	6.50%	0.1560
	2044	80,135	2,006,818	1,553,742	1938.9%	33	11,740	293,998	227,623	1938.9%	1.0000	1.0626	1.0257	0.1684	0.0000	0.8316	0.8236	6.50%	0.1465
	2045	65,535	1,827,162	1,387,743	2117.6%	27	9,015	251,342	190,896	2117.6%	1.0000	1.0647	1.0257	0.1739	0.0000	0.8261	0.8178	6.50%	0.1376
	2046	53,220	1,652,777	1,230,822	2312.7%	22	6,874	213,477	158,977	2312.7%	1.0000	1.0647	1.0257	0.1793	0.0000	0.8207	0.8121	6.50%	0.1292
	2047	42,921	1,485,560	1,084,532	2526.8%	18	5,205	180,168	131,532	2526.8%	1.0000	1.0652	1.0257	0.1846	0.0000	0.8154	0.8065	6.50%	0.1213
	2048	34,380	1,327,139	950,200	2763.8%	15	3,915	151,131	108,207	2763.8%	1.0000	1.0663	1.0257	0.1896	0.0000	0.8104	0.8010	6.50%	0.1139
	2049	27,356	1,178,808	827,317	3024.2%	12	2,925	126,047	88,463	3024.2%	1.0000	1.0668	1.0257	0.1945	0.0000	0.8055	0.7957	6.50%	0.1069
	2050	21,627	1,040,690	712,620	3295.0%	10	2,171	104,487	71,548	3295.0%	1.0000	1.0622	1.0257	0.1992	0.0000	0.8008	0.7906	6.50%	0.1004
	2051	16,992	913,010	608,805	3582.9%	8	1,602	86,073	57,394	3582.9%	1.0000	1.0601	1.0257	0.2037	0.0000	0.7963	0.7857	6.50%	0.0943
	2052	13,270	796,021	516,830	3894.7%	6	1,175	70,464	45,750	3894.7%	1.0000	1.0597	1.0257	0.2079	0.0000	0.7921	0.7810	6.50%	0.0885
	2053	10,305	689,751	435,746	4228.5%	5	857	57,330	36,218	4228.5%	1.0000	1.0585	1.0257	0.2120	0.0000	0.7880	0.7765	6.50%	0.0831
	Past	19,752,687	4,497,957	6,537,715	33.1%	12,960	32,615,199	5,692,571	8,598,255	26.4%									
	Future	26,662,225	97,473,018	90,504,582	339.4%	9,621	15,924,976	36,081,323	35,625,929	223.7%									
	Lifetime	46,414,912	101,970,976	97,042,297	209.1%	22,581	48,540,176	41,773,894	44,224,184	91.1%									

Attachment 15
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC4 Tax-Qualified Comprehensive Policy Forms
Experience as of December 31, 2013

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	1,320,959,594
2	Active Life Reserves at 12/31/2013:	695,457,832
3	Present Value of Future Premium:	433,977,570
	Anticipated Loss Ratio = (1 - 2) / 3:	**144.1%**

Nationwide Experience
With 71.7% Increase

1	Present Value of Future Claims:	1,230,033,655
2	Active Life Reserves at 12/31/2013:	695,457,832
3	Present Value of Future Premium:	625,375,718
	Anticipated Loss Ratio = (1 - 2) / 3:	**85.5%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	38,339,071
2	Active Life Reserves at 12/31/2013:	19,316,857
3	Present Value of Future Premium:	10,988,425
	Anticipated Loss Ratio = (1 - 2) / 3:	**173.1%**

Virginia-Specific Experience
With 71.7% Increase

1	Present Value of Future Claims:	35,625,929
2	Active Life Reserves at 12/31/2013:	19,316,857
3	Present Value of Future Premium:	15,924,976
	Anticipated Loss Ratio = (1 - 2) / 3:	**102.4%**

Future claims, active life reserves, and future premium are discounted at the originial pricing interest rate assumption of 6.5%.

Attachment 16
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	5,370	0	0	0.0%	15	15,179	0	0	0.0%				0.0000		1.0000		6.50%	2.8266
	1998	17,275,182	3,344	229,609	1.3%	10,311	45,850,233	8,876	609,407	1.3%				0.0104		0.9896		6.50%	2.6541
Historical	1999	68,893,847	189,122	838,209	1.2%	23,193	171,691,876	471,316	2,088,919	1.2%				0.0272		0.9728		6.50%	2.4921
Experience	2000	120,819,822	484,105	3,726,549	3.1%	33,816	282,720,888	1,132,816	8,720,201	3.1%				0.0319		0.9681		6.50%	2.3400
	2001	140,774,994	1,566,727	5,099,667	3.6%	33,187	309,311,178	3,442,418	11,205,001	3.6%				0.0395		0.9605		6.50%	2.1972
	2002	137,417,547	2,818,225	8,391,812	6.1%	32,244	283,506,278	5,814,282	17,313,156	6.1%				0.0284		0.9716		6.50%	2.0631
	2003	134,360,043	4,197,095	9,728,362	7.2%	31,479	260,280,130	8,130,545	18,845,628	7.2%				0.0237		0.9763		6.50%	1.9372
	2004	131,606,460	5,352,938	11,035,703	8.4%	30,648	239,385,853	9,736,738	20,073,416	8.4%				0.0264		0.9736		6.50%	1.8190
	2005	127,727,923	6,565,264	16,945,661	13.3%	29,739	218,151,155	11,213,052	28,942,109	13.3%				0.0297		0.9703		6.50%	1.7079
	2006	124,626,541	6,231,691	17,963,557	14.4%	29,077	199,863,091	9,993,739	28,808,085	14.4%				0.0223		0.9777		6.50%	1.6037
	2007	122,827,327	4,592,163	27,532,362	22.4%	28,493	184,955,585	6,914,961	41,458,724	22.4%				0.0201		0.9799		6.50%	1.5058
	2008	121,217,821	24,317,045	28,142,164	23.2%	27,895	171,391,515	34,382,199	39,790,586	23.2%				0.0210		0.9790		6.50%	1.4139
	2009	119,164,200	36,635,777	36,434,330	30.6%	27,193	158,204,575	48,638,329	48,370,884	30.6%				0.0252		0.9748		6.50%	1.3276
	2010	116,483,385	39,890,871	43,118,478	37.0%	26,508	145,207,018	49,727,560	53,751,062	37.0%				0.0252		0.9748		6.50%	1.2466
	2011	112,499,082	39,074,589	49,312,785	43.8%	25,672	131,680,965	45,737,081	57,720,961	43.8%				0.0315		0.9685		6.50%	1.1705
	2012	109,261,697	47,006,184	51,277,162	46.9%	24,918	120,085,992	51,662,974	56,357,068	46.9%				0.0294		0.9706		6.50%	1.0991
	2013	106,468,771	53,840,757	52,257,499	49.1%	24,226	109,874,534	55,563,035	53,929,131	49.1%				0.0278		0.9722		6.50%	1.0320
	2014	103,015,266	62,005,792	75,341,061	73.1%	23,257	99,822,119	60,083,809	73,005,726	73.1%	1.0000	1.4901	1.0000	0.0400	0.0000	0.9600	0.9676	6.50%	0.9690
Projected	2015	97,911,581	80,415,728	83,507,015	85.3%	22,249	89,086,039	73,167,225	75,979,870	85.3%	1.0000	1.1662	1.0000	0.0433	0.0000	0.9567	0.9505	6.50%	0.9099
Future	2016	92,627,751	89,625,608	90,520,584	97.7%	21,197	79,134,726	76,569,903	77,334,508	97.7%	1.0000	1.1458	1.0000	0.0473	0.0000	0.9527	0.9460	6.50%	0.8543
Experience	2017	87,141,054	94,119,140	96,663,245	110.9%	20,094	69,903,542	75,501,281	77,542,133	110.9%	1.0000	1.1351	1.0000	0.0521	0.0000	0.9479	0.9408	6.50%	0.8022
	2018	81,435,382	98,861,138	101,851,461	125.1%	18,929	61,339,454	74,465,030	76,717,427	125.1%	1.0000	1.1275	1.0000	0.0579	0.0000	0.9421	0.9345	6.50%	0.7532
	2019	75,567,533	102,791,122	105,746,762	139.9%	17,726	53,445,655	72,699,724	74,790,121	139.9%	1.0000	1.1189	1.0000	0.0635	0.0000	0.9365	0.9279	6.50%	0.7073
	2020	69,695,532	106,868,223	108,574,437	155.8%	16,519	46,284,171	70,970,218	72,103,299	155.8%	1.0000	1.1132	1.0000	0.0681	0.0000	0.9319	0.9223	6.50%	0.6641
	2021	63,975,048	110,335,632	110,878,043	173.3%	15,336	39,892,253	68,800,838	69,139,064	173.3%	1.0000	1.1125	1.0000	0.0716	0.0000	0.9284	0.9179	6.50%	0.6236
	2022	58,481,675	113,213,634	112,805,983	192.9%	14,183	34,241,134	66,286,802	66,048,121	192.9%	1.0000	1.1130	1.0000	0.0752	0.0000	0.9248	0.9141	6.50%	0.5855
	2023	53,233,440	115,565,428	114,219,345	214.6%	13,063	29,265,993	63,534,067	62,794,035	214.6%	1.0000	1.1124	1.0000	0.0789	0.0000	0.9211	0.9103	6.50%	0.5498
	2024	48,245,250	117,407,686	115,063,842	238.5%	11,982	24,904,836	60,607,399	59,397,476	238.5%	1.0000	1.1116	1.0000	0.0828	0.0000	0.9172	0.9063	6.50%	0.5162
	2025	43,528,981	118,724,868	115,350,447	265.0%	10,941	21,098,813	57,546,803	55,911,197	265.0%	1.0000	1.1111	1.0000	0.0868	0.0000	0.9132	0.9022	6.50%	0.4847
	2026	39,093,400	119,503,472	115,076,132	294.4%	9,946	17,792,351	54,388,919	52,373,929	294.4%	1.0000	1.1108	1.0000	0.0910	0.0000	0.9090	0.8981	6.50%	0.4551
	2027	34,944,160	119,713,648	114,174,748	326.7%	8,999	14,933,269	51,159,225	48,792,195	326.7%	1.0000	1.1100	1.0000	0.0952	0.0000	0.9048	0.8939	6.50%	0.4273
	2028	31,083,872	119,319,433	112,619,515	362.3%	8,102	12,472,853	47,878,647	45,190,208	362.3%	1.0000	1.1089	1.0000	0.0996	0.0000	0.9004	0.8895	6.50%	0.4013
	2029	27,512,226	118,299,654	110,409,855	401.3%	7,258	10,365,895	44,572,250	41,599,577	401.3%	1.0000	1.1077	1.0000	0.1042	0.0000	0.8958	0.8851	6.50%	0.3768
	2030	24,226,157	116,658,276	107,609,029	444.2%	6,468	8,570,694	41,271,193	38,069,764	444.2%	1.0000	1.1068	1.0000	0.1089	0.0000	0.8911	0.8806	6.50%	0.3538
	2031	21,220,079	114,383,895	104,118,998	490.7%	5,733	7,049,022	37,996,776	34,586,917	490.7%	1.0000	1.1046	1.0000	0.1137	0.0000	0.8863	0.8759	6.50%	0.3322
	2032	18,486,159	111,435,023	99,915,708	540.5%	5,053	5,766,057	34,757,935	31,164,921	540.5%	1.0000	1.1015	1.0000	0.1186	0.0000	0.8814	0.8712	6.50%	0.3119
	2033	16,014,602	107,785,475	95,027,465	593.4%	4,428	4,690,280	31,567,696	27,831,191	593.4%	1.0000	1.0979	1.0000	0.1237	0.0000	0.8763	0.8663	6.50%	0.2929
	2034	13,793,918	103,449,437	89,572,779	649.4%	3,857	3,793,331	28,448,618	24,632,534	649.4%	1.0000	1.0943	1.0000	0.1288	0.0000	0.8712	0.8613	6.50%	0.2750
	2035	11,811,206	98,480,299	83,628,933	708.0%	3,340	3,049,844	25,429,206	21,594,343	708.0%	1.0000	1.0904	1.0000	0.1341	0.0000	0.8659	0.8563	6.50%	0.2582
	2036	10,052,425	92,952,037	77,322,668	769.2%	2,874	2,437,276	22,536,825	18,747,383	769.2%	1.0000	1.0864	1.0000	0.1394	0.0000	0.8606	0.8511	6.50%	0.2425
	2037	8,502,665	86,963,765	70,792,336	832.6%	2,458	1,935,706	19,798,056	16,116,490	832.6%	1.0000	1.0824	1.0000	0.1449	0.0000	0.8551	0.8458	6.50%	0.2277
	2038	7,146,412	80,664,455	64,315,868	900.0%	2,088	1,527,646	17,243,158	13,748,419	900.0%	1.0000	1.0809	1.0000	0.1504	0.0000	0.8496	0.8405	6.50%	0.2138
	2039	5,967,816	74,281,320	58,309,304	977.1%	1,763	1,197,844	14,909,553	11,703,691	977.1%	1.0000	1.0857	1.0000	0.1559	0.0000	0.8441	0.8351	6.50%	0.2007
	2040	4,950,948	68,066,136	52,881,722	1068.1%	1,478	933,091	12,828,223	9,966,461	1068.1%	1.0000	1.0932	1.0000	0.1615	0.0000	0.8385	0.8296	6.50%	0.1885
	2041	4,080,034	62,149,043	47,761,353	1170.6%	1,231	722,021	10,998,165	8,452,057	1170.6%	1.0000	1.0960	1.0000	0.1671	0.0000	0.8329	0.8241	6.50%	0.1770
	2042	3,339,666	56,517,507	42,760,513	1280.4%	1,019	554,931	9,391,159	7,105,245	1280.4%	1.0000	1.0938	1.0000	0.1727	0.0000	0.8273	0.8185	6.50%	0.1662
	2043	2,715,014	51,135,007	37,981,208	1398.9%	837	423,603	7,978,199	5,925,914	1398.9%	1.0000	1.0926	1.0000	0.1783	0.0000	0.8217	0.8130	6.50%	0.1560
	2044	2,192,009	46,001,729	33,497,296	1528.2%	683	321,129	6,739,243	4,907,346	1528.2%	1.0000	1.0924	1.0000	0.1838	0.0000	0.8162	0.8074	6.50%	0.1465
	2045	1,757,488	41,134,562	29,330,318	1668.9%	554	241,757	5,658,408	4,034,634	1668.9%	1.0000	1.0921	1.0000	0.1894	0.0000	0.8106	0.8018	6.50%	0.1376
	2046	1,399,288	36,548,902	25,471,774	1820.3%	446	180,736	4,720,762	3,290,008	1820.3%	1.0000	1.0908	1.0000	0.1949	0.0000	0.8051	0.7962	6.50%	0.1292
	2047	1,106,313	32,261,359	21,952,762	1984.3%	356	134,173	3,912,648	2,662,424	1984.3%	1.0000	1.0901	1.0000	0.2004	0.0000	0.7996	0.7906	6.50%	0.1213
	2048	868,566	28,291,726	18,777,372	2161.9%	283	98,910	3,221,796	2,138,323	2161.9%	1.0000	1.0895	1.0000	0.2059	0.0000	0.7941	0.7851	6.50%	0.1139
	2049	677,153	24,651,188	15,941,111	2354.1%	223	72,406	2,635,887	1,704,541	2354.1%	1.0000	1.0889	1.0000	0.2113	0.0000	0.7887	0.7796	6.50%	0.1069
	2050	524,257	21,340,469	13,419,391	2559.7%	175	52,636	2,142,611	1,347,324	2559.7%	1.0000	1.0873	1.0000	0.2166	0.0000	0.7834	0.7742	6.50%	0.1004
	2051	403,091	18,352,220	11,205,255	2779.8%	136	38,001	1,730,128	1,056,359	2779.8%	1.0000	1.0860	1.0000	0.2218	0.0000	0.7782	0.7689	6.50%	0.0943
	2052	307,829	15,677,254	9,275,812	3013.3%	105	27,249	1,387,746	821,092	3013.3%	1.0000	1.0840	1.0000	0.2269	0.0000	0.7731	0.7637	6.50%	0.0885
	2053	233,521	13,304,860	7,619,655	3262.9%	81	19,410	1,105,862	633,324	3262.9%	1.0000	1.0828	1.0000	0.2318	0.0000	0.7682	0.7586	6.50%	0.0831
	Past	1,811,430,011	272,765,898	362,033,910	20.0%	438,614	3,032,176,046	342,569,920	487,984,339	16.1%									
	Future	1,169,268,767	3,189,256,149	2,901,291,107	248.1%	285,451	747,820,853	1,366,641,992	1,320,959,594	176.6%									
	Lifetime	2,980,698,778	3,462,022,047	3,263,325,016	109.5%	724,065	3,779,996,899	1,709,211,911	1,808,943,933	47.9%									

Attachment 17
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		6.50%	2.8266
	1998	352,836	0	0	0.0%	252	936,466	0	0	0.0%				0.0118		0.9882		6.50%	2.6541
Historical	1999	1,506,548	0	0	0.0%	665	3,754,501	0	0	0.0%				0.0104		0.9896		6.50%	2.4921
Experience	2000	2,872,622	15,496	43,848	1.5%	990	6,721,996	36,262	102,605	1.5%				0.0246		0.9754		6.50%	2.3400
	2001	3,348,014	23,470	0	0.0%	962	7,356,265	51,567	0	0.0%				0.0428		0.9572		6.50%	2.1972
	2002	3,237,322	25,634	414,051	12.8%	938	6,678,922	52,886	854,228	12.8%				0.0249		0.9751		6.50%	2.0631
	2003	3,131,637	134,990	147,061	4.7%	908	6,066,558	261,501	284,883	4.7%				0.0320		0.9680		6.50%	1.9372
	2004	3,068,490	146,001	7,687	0.3%	890	5,581,437	265,568	13,982	0.3%				0.0198		0.9802		6.50%	1.8190
	2005	3,019,424	139,273	247,935	8.2%	878	5,156,985	237,869	423,458	8.2%				0.0135		0.9865		6.50%	1.7079
	2006	2,970,427	109,493	376,813	12.7%	868	4,763,661	175,593	604,294	12.7%				0.0114		0.9886		6.50%	1.6037
	2007	2,906,430	23,992	94,435	3.2%	851	4,376,554	36,127	142,202	3.2%				0.0196		0.9804		6.50%	1.5058
	2008	2,873,644	321,492	520,222	18.1%	843	4,063,084	454,562	735,548	18.1%				0.0094		0.9906		6.50%	1.4139
	2009	2,823,437	615,986	601,360	21.3%	826	3,748,446	817,795	798,377	21.3%				0.0202		0.9798		6.50%	1.3276
	2010	2,738,623	618,638	1,065,482	38.9%	805	3,413,941	771,188	1,328,219	38.9%				0.0254		0.9746		6.50%	1.2466
	2011	2,627,967	578,265	1,066,396	40.6%	780	3,076,053	676,864	1,248,223	40.6%				0.0311		0.9689		6.50%	1.1705
	2012	2,505,061	801,068	705,938	28.2%	759	2,753,231	880,428	775,873	28.2%				0.0269		0.9731		6.50%	1.0991
	2013	2,454,239	944,159	1,246,489	50.8%	745	2,532,747	974,361	1,286,362	50.8%				0.0184		0.9816		6.50%	1.0320
	2014	2,385,796	1,284,174	1,488,705	62.4%	720	2,311,844	1,244,369	1,442,559	62.4%	1.0000	1.2310	1.0000	0.0332	0.0000	0.9668	0.9702	6.50%	0.9690
Projected	2015	2,290,466	1,623,364	1,700,361	74.2%	694	2,084,009	1,477,038	1,547,094	74.2%	1.0000	1.1897	1.0000	0.0358	0.0000	0.9642	0.9600	6.50%	0.9099
Future	2016	2,191,135	1,829,548	1,900,804	86.7%	667	1,871,954	1,563,039	1,623,915	86.7%	1.0000	1.1686	1.0000	0.0389	0.0000	0.9611	0.9566	6.50%	0.8543
Experience	2017	2,087,123	1,975,361	2,104,538	100.8%	639	1,674,266	1,584,612	1,688,236	100.8%	1.0000	1.1624	1.0000	0.0427	0.0000	0.9573	0.9525	6.50%	0.8022
	2018	1,977,669	2,127,841	2,306,429	116.6%	609	1,489,637	1,602,750	1,737,268	116.6%	1.0000	1.1566	1.0000	0.0475	0.0000	0.9525	0.9476	6.50%	0.7532
	2019	1,862,953	2,282,921	2,486,934	133.5%	577	1,317,586	1,614,612	1,758,901	133.5%	1.0000	1.1447	1.0000	0.0525	0.0000	0.9475	0.9420	6.50%	0.7073
	2020	1,745,889	2,465,003	2,655,630	152.1%	544	1,159,429	1,636,986	1,763,579	152.1%	1.0000	1.1394	1.0000	0.0564	0.0000	0.9436	0.9372	6.50%	0.6641
	2021	1,629,634	2,644,501	2,820,620	173.1%	512	1,016,174	1,649,004	1,758,824	173.1%	1.0000	1.1379	1.0000	0.0594	0.0000	0.9406	0.9334	6.50%	0.6236
	2022	1,515,798	2,819,996	2,986,589	197.0%	480	887,503	1,651,113	1,748,654	197.0%	1.0000	1.1384	1.0000	0.0625	0.0000	0.9375	0.9301	6.50%	0.5855
	2023	1,404,786	2,992,032	3,144,553	223.8%	448	772,305	1,644,921	1,728,772	223.8%	1.0000	1.1361	1.0000	0.0657	0.0000	0.9343	0.9268	6.50%	0.5498
	2024	1,296,971	3,157,235	3,284,343	253.2%	417	669,513	1,629,807	1,695,421	253.2%	1.0000	1.1313	1.0000	0.0692	0.0000	0.9308	0.9233	6.50%	0.5162
	2025	1,192,699	3,313,295	3,419,668	286.7%	387	578,110	1,605,978	1,657,538	286.7%	1.0000	1.1322	1.0000	0.0728	0.0000	0.9272	0.9196	6.50%	0.4847
	2026	1,092,287	3,461,641	3,550,874	325.1%	357	497,126	1,575,477	1,616,088	325.1%	1.0000	1.1338	1.0000	0.0765	0.0000	0.9235	0.9158	6.50%	0.4551
	2027	996,016	3,599,281	3,657,599	367.2%	329	425,644	1,538,141	1,563,062	367.2%	1.0000	1.1296	1.0000	0.0805	0.0000	0.9195	0.9119	6.50%	0.4273
	2028	904,140	3,721,223	3,739,027	413.5%	301	362,799	1,493,195	1,500,338	413.5%	1.0000	1.1261	1.0000	0.0846	0.0000	0.9154	0.9078	6.50%	0.4013
	2029	816,878	3,824,766	3,801,426	465.4%	274	307,778	1,441,073	1,432,279	465.4%	1.0000	1.1253	1.0000	0.0889	0.0000	0.9111	0.9035	6.50%	0.3768
	2030	734,412	3,905,836	3,832,115	521.8%	248	259,819	1,381,801	1,355,720	521.8%	1.0000	1.1213	1.0000	0.0934	0.0000	0.9066	0.8990	6.50%	0.3538
	2031	656,891	3,958,931	3,825,726	582.4%	224	218,210	1,315,103	1,270,854	582.4%	1.0000	1.1161	1.0000	0.0981	0.0000	0.9019	0.8944	6.50%	0.3322
	2032	584,424	3,978,043	3,778,892	646.6%	201	182,289	1,240,800	1,178,682	646.6%	1.0000	1.1102	1.0000	0.1029	0.0000	0.8971	0.8897	6.50%	0.3119
	2033	517,082	3,959,274	3,692,484	714.1%	179	151,441	1,159,573	1,081,437	714.1%	1.0000	1.1044	1.0000	0.1079	0.0000	0.8921	0.8848	6.50%	0.2929
	2034	454,888	3,903,238	3,575,353	786.0%	159	125,094	1,073,391	983,223	786.0%	1.0000	1.1007	1.0000	0.1130	0.0000	0.8870	0.8797	6.50%	0.2750
	2035	397,818	3,811,081	3,423,949	860.7%	140	102,723	984,083	884,119	860.7%	1.0000	1.0950	1.0000	0.1182	0.0000	0.8818	0.8745	6.50%	0.2582
	2036	345,798	3,684,614	3,243,067	937.8%	123	83,841	893,359	786,303	937.8%	1.0000	1.0897	1.0000	0.1236	0.0000	0.8764	0.8692	6.50%	0.2425
	2037	298,707	3,529,327	3,049,018	1020.7%	107	68,003	803,482	694,135	1020.7%	1.0000	1.0884	1.0000	0.1290	0.0000	0.8710	0.8638	6.50%	0.2277
	2038	256,377	3,351,445	2,843,351	1109.0%	93	54,804	716,418	607,806	1109.0%	1.0000	1.0865	1.0000	0.1345	0.0000	0.8655	0.8583	6.50%	0.2138
	2039	218,603	3,158,406	2,639,349	1207.4%	80	43,877	633,947	529,763	1207.4%	1.0000	1.0887	1.0000	0.1401	0.0000	0.8599	0.8527	6.50%	0.2007
	2040	185,145	2,959,787	2,449,199	1322.9%	68	34,894	557,822	461,593	1322.9%	1.0000	1.0956	1.0000	0.1458	0.0000	0.8542	0.8469	6.50%	0.1885
	2041	155,737	2,761,919	2,261,534	1452.2%	58	27,560	488,761	400,211	1452.2%	1.0000	1.0977	1.0000	0.1515	0.0000	0.8485	0.8412	6.50%	0.1770
	2042	130,091	2,564,567	2,066,765	1588.7%	49	21,616	426,138	343,421	1588.7%	1.0000	1.0940	1.0000	0.1571	0.0000	0.8429	0.8353	6.50%	0.1662
	2043	107,906	2,366,895	1,871,420	1734.3%	41	16,836	369,288	291,983	1734.3%	1.0000	1.0916	1.0000	0.1628	0.0000	0.8372	0.8295	6.50%	0.1560
	2044	88,873	2,169,799	1,679,928	1890.3%	34	13,020	317,875	246,109	1890.3%	1.0000	1.0899	1.0000	0.1684	0.0000	0.8316	0.8236	6.50%	0.1465
	2045	72,681	1,975,553	1,500,447	2064.4%	28	9,998	271,754	206,399	2064.4%	1.0000	1.0921	1.0000	0.1739	0.0000	0.8261	0.8178	6.50%	0.1376
	2046	59,023	1,787,006	1,330,782	2254.7%	23	7,624	230,815	171,888	2254.7%	1.0000	1.0922	1.0000	0.1793	0.0000	0.8207	0.8121	6.50%	0.1292
	2047	47,601	1,606,208	1,172,611	2463.4%	19	5,773	194,800	142,214	2463.4%	1.0000	1.0926	1.0000	0.1846	0.0000	0.8154	0.8065	6.50%	0.1213
	2048	38,129	1,434,921	1,027,369	2694.5%	15	4,342	163,405	116,994	2694.5%	1.0000	1.0938	1.0000	0.1896	0.0000	0.8104	0.8010	6.50%	0.1139
	2049	30,339	1,274,544	894,506	2948.3%	12	3,244	136,284	95,647	2948.3%	1.0000	1.0942	1.0000	0.1945	0.0000	0.8055	0.7957	6.50%	0.1069
	2050	23,986	1,125,208	770,495	3212.3%	10	2,408	112,972	77,359	3212.3%	1.0000	1.0895	1.0000	0.1992	0.0000	0.8008	0.7906	6.50%	0.1004
	2051	18,845	987,159	658,248	3493.0%	8	1,777	93,063	62,055	3493.0%	1.0000	1.0874	1.0000	0.2037	0.0000	0.7963	0.7857	6.50%	0.0943
	2052	14,717	860,669	558,804	3797.0%	6	1,303	76,186	49,465	3797.0%	1.0000	1.0870	1.0000	0.2079	0.0000	0.7921	0.7810	6.50%	0.0885
	2053	11,429	745,768	471,134	4122.4%	5	950	61,986	39,159	4122.4%	1.0000	1.0857	1.0000	0.2120	0.0000	0.7880	0.7765	6.50%	0.0831
	Past	42,436,721	4,497,957	6,537,715	15.4%	12,960	70,980,846	5,692,571	8,598,255	12.1%									
	Future	30,839,747	104,982,383	97,664,642	316.7%	9,884	18,867,125	38,655,221	38,339,071	203.2%									
	Lifetime	73,276,468	109,480,340	104,202,357	142.2%	22,844	89,847,970	44,347,792	46,937,326	52.2%									

Attachment 18
MetLife Insurance Company USA
60/80 Test After Requested 71.7% Increase
Nationwide Experience for LTC4 Tax-Qualified Comprehensive Policy Forms

1	Accumulated value of earned premium	1,245,442,120	x	60%	=	747,265,272
2	Present value of future projected earned premium without the requested rate increase	449,643,851	x	60%	=	269,786,311
3a	Present value of future projected premium with the requested rate increase	710,267,508				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	260,623,657	x	80%	=	208,498,926
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,225,550,509**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					443,853,524
5b	Present value of future projected incurred claims without the inclusion of active life reserves					1,513,454,163
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**1,957,307,688**
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
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	2,400	0	0	0.0%	2,400	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	7,721,611	3,344	229,609	3.0%	7,721,611	3,344	229,609	3.0%	1.000	3.0%	3.0%	1.000
Historical	1999	30,793,973	189,122	838,209	2.7%	30,793,973	189,122	838,209	2.7%	1.000	2.8%	2.8%	1.000
Experience	2000	54,003,696	484,105	3,726,549	6.9%	54,003,696	484,105	3,726,549	6.9%	1.000	5.1%	5.1%	1.000
	2001	62,923,201	1,566,727	5,099,667	8.1%	62,923,201	1,566,727	5,099,667	8.1%	1.000	6.3%	6.3%	1.000
	2002	61,422,499	2,818,225	8,391,812	13.7%	61,422,499	2,818,225	8,391,812	13.7%	1.000	8.2%	8.2%	1.000
	2003	60,055,864	4,197,095	9,728,362	16.2%	60,055,864	4,197,095	9,728,362	16.2%	1.000	9.7%	9.7%	1.000
	2004	62,502,235	5,352,938	11,035,703	17.7%	62,502,235	5,352,938	11,035,703	17.7%	1.000	11.0%	11.0%	1.000
	2005	64,399,165	6,565,264	16,945,661	26.3%	64,399,165	6,565,264	16,945,661	26.3%	1.000	13.0%	13.0%	1.000
	2006	62,835,479	6,231,691	17,963,557	28.6%	62,835,479	6,231,691	17,963,557	28.6%	1.000	14.7%	14.7%	1.000
	2007	61,928,334	4,592,163	27,532,362	44.5%	61,928,334	4,592,163	27,532,362	44.5%	1.000	17.4%	17.4%	1.000
	2008	61,116,836	24,317,045	28,142,164	46.0%	61,116,836	24,317,045	28,142,164	46.0%	1.000	19.6%	19.6%	1.000
	2009	60,081,420	36,635,777	36,434,330	60.6%	60,081,420	36,635,777	36,434,330	60.6%	1.000	22.4%	22.4%	1.000
	2010	58,729,779	39,890,871	43,118,478	73.4%	58,729,779	39,890,871	43,118,478	73.4%	1.000	25.4%	25.4%	1.000
	2011	56,720,933	39,074,589	49,312,785	86.9%	56,720,933	39,074,589	49,312,785	86.9%	1.000	28.4%	28.4%	1.000
	2012	59,150,550	47,006,184	51,277,162	86.7%	59,150,550	47,006,184	51,277,162	86.7%	1.000	31.2%	31.2%	1.000
	2013	61,786,267	53,840,757	52,257,499	84.6%	61,786,267	53,840,757	52,257,499	84.6%	1.000	33.5%	33.5%	1.000
	2014	59,782,118	62,005,792	75,341,061	126.0%	44,977,868	55,945,300	56,159,198	124.9%	1.009	37.0%	36.1%	1.024
Projected	2015	56,820,333	80,415,728	83,507,015	147.0%	40,745,998	66,244,114	58,321,701	143.1%	1.027	40.7%	38.7%	1.050
Future	2016	53,754,006	89,625,608	90,520,584	168.4%	36,780,074	68,117,999	59,694,355	162.3%	1.038	44.3%	41.2%	1.075
Experience	2017	50,569,950	94,119,140	96,663,245	191.1%	33,077,313	66,219,040	60,425,574	182.7%	1.046	47.9%	43.5%	1.100
	2018	47,258,818	98,861,138	101,851,461	215.5%	29,633,840	65,378,938	61,145,334	206.3%	1.045	51.4%	45.8%	1.123
	2019	43,853,570	102,791,122	105,746,762	241.1%	26,444,716	64,460,980	62,091,768	234.8%	1.027	54.8%	48.0%	1.144
	2020	40,445,914	106,868,223	108,574,437	268.4%	23,503,854	64,745,029	62,817,207	267.3%	1.004	58.1%	50.0%	1.162
	2021	37,126,186	110,335,632	110,878,043	298.7%	20,803,967	65,170,202	62,846,608	302.1%	0.989	61.3%	52.0%	1.179
	2022	33,938,255	113,213,634	112,805,983	332.4%	18,336,613	65,352,103	62,285,265	339.7%	0.979	64.3%	53.8%	1.194
	2023	30,892,585	115,565,428	114,219,345	369.7%	16,092,296	65,190,948	61,579,786	382.7%	0.966	67.2%	55.6%	1.209
	2024	27,997,824	117,407,686	115,063,842	411.0%	14,060,643	64,758,792	60,771,809	432.2%	0.951	69.9%	57.2%	1.222
	2025	25,260,865	118,724,868	115,350,447	456.6%	12,230,478	64,069,854	59,608,452	487.4%	0.937	72.5%	58.7%	1.235
	2026	22,686,795	119,503,472	115,076,132	507.2%	10,589,943	63,059,861	57,937,644	547.1%	0.927	74.9%	60.1%	1.247
	2027	20,278,896	119,713,648	114,174,748	563.0%	9,126,727	61,679,509	55,873,720	612.2%	0.920	77.2%	61.3%	1.259
	2028	18,038,683	119,319,433	112,619,515	624.3%	7,828,206	59,959,833	53,642,105	685.2%	0.911	79.3%	62.5%	1.270
	2029	15,965,975	118,299,654	110,409,855	691.5%	6,681,648	57,962,443	51,229,943	766.7%	0.902	81.3%	63.5%	1.280
	2030	14,058,994	116,658,276	107,609,029	765.4%	5,674,408	55,711,107	48,544,961	855.5%	0.895	83.1%	64.4%	1.290
	2031	12,314,498	114,383,895	104,118,998	845.5%	4,794,095	53,203,976	45,605,398	951.3%	0.889	84.8%	65.3%	1.299
	2032	10,727,941	111,435,023	99,915,708	931.4%	4,028,735	50,462,085	42,528,458	1055.6%	0.882	86.3%	66.0%	1.308
	2033	9,293,640	107,785,475	95,027,465	1022.5%	3,366,852	47,547,608	39,449,183	1171.7%	0.873	87.6%	66.6%	1.316
	2034	8,004,927	103,449,437	89,572,779	1119.0%	2,797,562	44,532,278	36,397,898	1301.1%	0.860	88.8%	67.2%	1.323
	2035	6,854,313	98,480,299	83,628,933	1220.1%	2,310,669	41,459,548	33,318,302	1441.9%	0.846	89.9%	67.6%	1.329
	2036	5,833,653	92,952,037	77,322,668	1325.5%	1,896,694	38,343,156	30,195,158	1592.0%	0.833	90.8%	68.0%	1.335
	2037	4,934,291	86,963,765	70,792,336	1434.7%	1,546,861	35,195,783	27,081,013	1750.7%	0.819	91.6%	68.4%	1.340
	2038	4,147,226	80,664,455	64,315,868	1550.8%	1,253,109	32,049,917	24,073,040	1921.1%	0.807	92.3%	68.7%	1.344
	2039	3,463,260	74,281,320	58,309,304	1683.7%	1,008,093	28,950,946	21,205,510	2103.5%	0.800	92.9%	68.9%	1.348
	2040	2,873,149	68,066,136	52,881,722	1840.5%	805,167	25,938,293	18,493,637	2296.9%	0.801	93.4%	69.1%	1.351
	2041	2,367,737	62,149,043	47,761,353	2017.2%	638,350	23,043,936	15,956,259	2499.6%	0.807	93.8%	69.3%	1.354
	2042	1,938,084	56,517,507	42,760,513	2206.3%	502,281	20,297,611	13,630,455	2713.7%	0.813	94.2%	69.4%	1.357
	2043	1,575,585	51,135,007	37,981,208	2410.6%	392,191	17,729,069	11,547,526	2944.4%	0.819	94.5%	69.5%	1.360
	2044	1,272,073	46,001,729	33,497,296	2633.3%	303,864	15,363,581	9,711,330	3195.9%	0.824	94.7%	69.6%	1.362
	2045	1,019,911	41,134,562	29,330,318	2875.8%	233,611	13,216,619	8,109,931	3471.6%	0.828	94.9%	69.6%	1.363
	2046	812,039	36,548,902	25,471,774	3136.8%	178,226	11,292,734	6,723,937	3772.7%	0.831	95.1%	69.7%	1.365
	2047	642,019	32,261,359	21,952,762	3419.3%	134,952	9,586,736	5,531,013	4098.5%	0.834	95.3%	69.7%	1.366
	2048	504,049	28,291,726	18,777,372	3725.3%	101,440	8,087,053	4,513,391	4449.3%	0.837	95.4%	69.8%	1.367
	2049	392,967	24,651,188	15,941,111	4056.6%	75,714	6,779,942	3,657,346	4830.5%	0.840	95.5%	69.8%	1.368
	2050	304,238	21,340,469	13,419,391	4410.8%	56,132	5,651,080	2,946,384	5249.0%	0.840	95.5%	69.8%	1.368
	2051	233,923	18,352,220	11,205,255	4790.1%	41,347	4,684,636	2,359,218	5705.9%	0.840	95.6%	69.8%	1.369
	2052	178,640	15,677,254	9,275,812	5192.5%	30,268	3,863,089	1,875,173	6195.2%	0.838	95.6%	69.8%	1.369
	2053	135,517	13,304,860	7,619,655	5622.6%	22,026	3,168,882	1,479,464	6717.0%	0.837	95.7%	69.8%	1.370
	Past	886,174,242	272,765,898	362,033,910	40.9%	886,174,242	272,765,898	362,033,910	40.9%	1.000	33.5%	33.5%	1.000
TOTALS	Future	678,553,448	3,189,256,149	2,901,291,107	427.6%	383,106,832	1,614,474,610	1,401,364,454	365.8%	1.169	304.4%	270.1%	1.127
	Lifetime	1,564,727,690	3,462,022,047	3,263,325,016	208.6%	1,269,281,074	1,887,240,509	1,763,398,364	138.9%	1.501	95.7%	69.8%	1.370

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 71.7% Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	2,400	0	0	0.0%	2,400	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	7,721,611	3,344	229,609	3.0%	7,721,611	3,344	229,609	3.0%	1.000	3.0%	3.0%	1.000
Historical	1999	30,793,973	189,122	838,209	2.7%	30,793,973	189,122	838,209	2.7%	1.000	2.8%	2.8%	1.000
Experience	2000	54,003,696	484,105	3,726,549	6.9%	54,003,696	484,105	3,726,549	6.9%	1.000	5.1%	5.1%	1.000
	2001	62,923,201	1,566,727	5,099,667	8.1%	62,923,201	1,566,727	5,099,667	8.1%	1.000	6.3%	6.3%	1.000
	2002	61,422,499	2,818,225	8,391,812	13.7%	61,422,499	2,818,225	8,391,812	13.7%	1.000	8.2%	8.2%	1.000
	2003	60,055,864	4,197,095	9,728,362	16.2%	60,055,864	4,197,095	9,728,362	16.2%	1.000	9.7%	9.7%	1.000
	2004	62,502,235	5,352,938	11,035,703	17.7%	62,502,235	5,352,938	11,035,703	17.7%	1.000	11.0%	11.0%	1.000
	2005	64,399,165	6,565,264	16,945,661	26.3%	64,399,165	6,565,264	16,945,661	26.3%	1.000	13.0%	13.0%	1.000
	2006	62,835,479	6,231,691	17,963,557	28.6%	62,835,479	6,231,691	17,963,557	28.6%	1.000	14.7%	14.7%	1.000
	2007	61,928,334	4,592,163	27,532,362	44.5%	61,928,334	4,592,163	27,532,362	44.5%	1.000	17.4%	17.4%	1.000
	2008	61,116,836	24,317,045	28,142,164	46.0%	61,116,836	24,317,045	28,142,164	46.0%	1.000	19.6%	19.6%	1.000
	2009	60,081,420	36,635,777	36,434,330	60.6%	60,081,420	36,635,777	36,434,330	60.6%	1.000	22.4%	22.4%	1.000
	2010	58,729,779	39,890,871	43,118,478	73.4%	58,729,779	39,890,871	43,118,478	73.4%	1.000	25.4%	25.4%	1.000
	2011	56,720,933	39,074,589	49,312,785	86.9%	56,720,933	39,074,589	49,312,785	86.9%	1.000	28.4%	28.4%	1.000
	2012	59,150,550	47,006,184	51,277,162	86.7%	59,150,550	47,006,184	51,277,162	86.7%	1.000	31.2%	31.2%	1.000
	2013	61,786,267	53,840,757	52,257,499	84.6%	61,786,267	53,840,757	52,257,499	84.6%	1.000	33.5%	33.5%	1.000
	2014	59,782,118	62,005,792	75,341,061	126.0%	44,977,868	55,945,300	56,159,198	124.9%	1.009	37.0%	36.1%	1.024
Projected	2015	71,763,917	79,743,596	80,325,511	111.9%	40,745,998	66,244,114	58,321,701	143.1%	0.782	40.1%	38.7%	1.036
Future	2016	83,220,786	87,002,766	83,721,255	100.6%	36,780,074	68,117,999	59,694,355	162.3%	0.620	42.7%	41.2%	1.037
Experience	2017	78,291,300	89,317,940	89,402,519	114.2%	33,077,313	66,219,040	60,425,574	182.7%	0.625	45.3%	43.5%	1.041
	2018	73,165,076	92,578,345	94,201,029	128.8%	29,633,840	65,378,938	61,145,334	206.3%	0.624	47.9%	45.8%	1.047
	2019	67,893,146	95,579,138	97,803,740	144.1%	26,444,716	64,460,980	62,091,768	234.8%	0.614	50.5%	48.0%	1.053
	2020	62,617,486	99,084,281	100,419,018	160.4%	23,503,854	64,745,029	62,817,207	267.3%	0.600	52.9%	50.0%	1.058
	2021	57,477,956	102,174,739	102,549,592	178.4%	20,803,967	65,170,202	62,846,608	302.1%	0.591	55.3%	52.0%	1.064
	2022	52,542,471	104,793,063	104,332,717	198.6%	18,336,613	65,352,103	62,285,265	339.7%	0.585	57.6%	53.8%	1.070
	2023	47,827,230	106,940,508	105,639,917	220.9%	16,092,296	65,190,948	61,579,786	382.7%	0.577	59.8%	55.6%	1.076
	2024	43,345,623	108,626,601	106,420,980	245.5%	14,060,643	64,758,792	60,771,809	432.2%	0.568	61.9%	57.2%	1.083
	2025	39,108,323	109,833,144	106,686,057	272.8%	12,230,478	64,069,854	59,608,452	487.4%	0.560	63.9%	58.7%	1.089
	2026	35,123,204	110,545,423	106,432,347	303.0%	10,589,943	63,059,861	57,937,644	547.1%	0.554	65.8%	60.1%	1.096
	2027	31,395,347	110,734,485	105,598,669	336.4%	9,126,727	61,679,509	55,873,720	612.2%	0.549	67.6%	61.3%	1.103
	2028	27,927,098	110,366,197	104,160,256	373.0%	7,828,206	59,959,833	53,642,105	685.2%	0.544	69.3%	62.5%	1.109
	2029	24,718,176	109,420,336	102,116,571	413.1%	6,681,648	57,962,443	51,229,943	766.7%	0.539	70.9%	63.5%	1.116
	2030	21,765,829	107,900,294	99,526,125	457.3%	5,674,408	55,711,107	48,544,961	855.5%	0.534	72.3%	64.4%	1.122
	2031	19,065,038	105,795,336	96,298,244	505.1%	4,794,095	53,203,976	45,605,398	951.3%	0.531	73.6%	65.3%	1.129
	2032	16,608,766	103,066,896	92,410,678	556.4%	4,028,735	50,462,085	42,528,458	1055.6%	0.527	74.9%	66.0%	1.135
	2033	14,388,212	99,690,715	87,889,608	610.8%	3,366,852	47,547,608	39,449,183	1171.7%	0.521	75.9%	66.6%	1.140
	2034	12,393,054	95,679,855	82,844,643	668.5%	2,797,562	44,532,278	36,397,898	1301.1%	0.514	76.9%	67.2%	1.145
	2035	10,611,699	91,083,630	77,347,261	728.9%	2,310,669	41,459,548	33,318,302	1441.9%	0.505	77.8%	67.6%	1.150
	2036	9,031,534	85,970,402	71,514,683	791.8%	1,896,694	38,343,156	30,195,158	1592.0%	0.497	78.5%	68.0%	1.154
	2037	7,639,163	80,431,799	65,474,867	857.1%	1,546,861	35,195,783	27,081,013	1750.7%	0.490	79.2%	68.4%	1.158
	2038	6,420,646	74,605,575	59,484,870	926.5%	1,253,109	32,049,917	24,073,040	1921.1%	0.482	79.7%	68.7%	1.161
	2039	5,361,744	68,701,853	53,929,481	1005.8%	1,008,093	28,950,946	21,205,510	2103.5%	0.478	80.2%	68.9%	1.164
	2040	4,448,147	62,953,483	48,909,584	1099.5%	805,167	25,938,293	18,493,637	2296.9%	0.479	80.6%	69.1%	1.167
	2041	3,665,679	57,480,819	44,173,825	1205.1%	638,350	23,043,936	15,956,259	2499.6%	0.482	81.0%	69.3%	1.169
	2042	3,000,500	52,272,276	39,548,616	1318.1%	502,281	20,297,611	13,630,455	2713.7%	0.486	81.3%	69.4%	1.171
	2043	2,439,286	47,294,072	35,128,302	1440.1%	392,191	17,729,069	11,547,526	2944.4%	0.489	81.5%	69.5%	1.173
	2044	1,969,396	42,546,372	30,981,193	1573.1%	303,864	15,363,581	9,711,330	3195.9%	0.492	81.7%	69.6%	1.175
	2045	1,579,003	38,044,796	27,127,211	1718.0%	233,611	13,216,619	8,109,931	3471.6%	0.495	81.9%	69.6%	1.176
	2046	1,257,181	33,803,582	23,558,497	1873.9%	178,226	11,292,734	6,723,937	3772.7%	0.497	82.1%	69.7%	1.177
	2047	993,960	29,838,092	20,303,810	2042.7%	134,952	9,586,736	5,531,013	4098.5%	0.498	82.2%	69.7%	1.178
	2048	780,358	26,166,632	17,366,935	2225.5%	101,440	8,087,053	4,513,391	4449.3%	0.500	82.3%	69.8%	1.179
	2049	608,384	22,799,548	14,743,717	2423.4%	75,714	6,779,942	3,657,346	4830.5%	0.502	82.3%	69.8%	1.180
	2050	471,015	19,737,509	12,411,412	2635.0%	56,132	5,651,080	2,946,384	5249.0%	0.502	82.4%	69.8%	1.180
	2051	362,155	16,973,718	10,363,588	2861.6%	41,347	4,684,636	2,359,218	5705.9%	0.502	82.4%	69.8%	1.181
	2052	276,567	14,499,679	8,579,072	3102.0%	30,268	3,863,089	1,875,173	6195.2%	0.501	82.5%	69.8%	1.181
	2053	209,805	12,305,484	7,047,315	3359.0%	22,026	3,168,882	1,479,464	6717.0%	0.500	82.5%	69.8%	1.181
	Past	886,174,242	272,765,898	362,033,910	40.9%	886,174,242	272,765,898	362,033,910	40.9%	1.000	33.5%	33.5%	1.000
TOTALS	Future	1,001,546,380	2,968,388,771	2,692,114,779	268.8%	383,106,832	1,614,474,610	1,401,364,454	365.8%	0.735	196.7%	270.1%	0.728
	Lifetime	1,887,720,622	3,241,154,669	3,054,148,688	161.8%	1,269,281,074	1,887,240,509	1,763,398,364	138.9%	1.165	82.5%	69.8%	1.181

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	158,136	0	0	0.0%	158,136	0	0	0.0%	0.000	0.0%	0.0%	0.000
Historical	1999	675,867	0	0	0.0%	675,867	0	0	0.0%	0.000	0.0%	0.0%	0.000
Experience	2000	1,291,636	15,496	43,848	3.4%	1,291,636	15,496	43,848	3.4%	1.000	2.0%	2.0%	1.000
	2001	1,504,631	23,470	0	0.0%	1,504,631	23,470	0	0.0%	0.000	1.2%	1.2%	1.000
	2002	1,452,484	25,634	414,051	28.5%	1,452,484	25,634	414,051	28.5%	1.000	8.4%	8.4%	1.000
	2003	1,404,679	134,990	147,061	10.5%	1,404,679	134,990	147,061	10.5%	1.000	8.8%	8.8%	1.000
	2004	1,375,812	146,001	7,687	0.6%	1,375,812	146,001	7,687	0.6%	1.000	7.5%	7.5%	1.000
	2005	1,352,516	139,273	247,935	18.3%	1,352,516	139,273	247,935	18.3%	1.000	8.9%	8.9%	1.000
	2006	1,330,623	109,493	376,813	28.3%	1,330,623	109,493	376,813	28.3%	1.000	10.8%	10.8%	1.000
	2007	1,302,783	23,992	94,435	7.2%	1,302,783	23,992	94,435	7.2%	1.000	10.5%	10.5%	1.000
	2008	1,288,205	321,492	520,222	40.4%	1,288,205	321,492	520,222	40.4%	1.000	12.7%	12.7%	1.000
	2009	1,269,461	615,986	601,360	47.4%	1,269,461	615,986	601,360	47.4%	1.000	14.9%	14.9%	1.000
	2010	1,232,060	618,638	1,065,482	86.5%	1,232,060	618,638	1,065,482	86.5%	1.000	18.8%	18.8%	1.000
	2011	1,243,614	578,265	1,066,396	85.7%	1,243,614	578,265	1,066,396	85.7%	1.000	22.1%	22.1%	1.000
	2012	1,437,958	801,068	705,938	49.1%	1,437,958	801,068	705,938	49.1%	1.000	23.5%	23.5%	1.000
	2013	1,432,222	944,159	1,246,489	87.0%	1,432,222	944,159	1,246,489	87.0%	1.000	26.4%	26.4%	1.000
	2014	1,389,514	1,284,174	1,488,705	107.1%	1,044,488	1,169,259	1,158,274	110.9%	0.966	29.6%	28.9%	1.023
Projected	2015	1,333,993	1,623,364	1,700,361	127.5%	960,831	1,364,411	1,242,320	129.3%	0.986	32.9%	31.5%	1.047
Future	2016	1,276,142	1,829,548	1,900,804	148.9%	881,197	1,427,816	1,306,846	148.3%	1.004	36.4%	33.9%	1.073
Experience	2017	1,215,564	1,975,361	2,104,538	173.1%	805,599	1,432,404	1,356,663	168.4%	1.028	40.0%	36.4%	1.100
	2018	1,151,817	2,127,841	2,306,429	200.2%	734,048	1,439,599	1,409,772	192.1%	1.043	43.7%	38.7%	1.127
	2019	1,085,005	2,282,921	2,486,934	229.2%	666,556	1,452,413	1,476,952	221.6%	1.034	47.3%	41.1%	1.152
	2020	1,016,825	2,465,003	2,655,630	261.2%	603,121	1,506,459	1,545,616	256.3%	1.019	51.0%	43.4%	1.175
	2021	949,117	2,644,501	2,820,620	297.2%	543,718	1,565,578	1,594,383	293.2%	1.013	54.6%	45.6%	1.197
	2022	882,818	2,819,996	2,986,589	338.3%	488,308	1,618,884	1,624,991	332.8%	1.017	58.2%	47.8%	1.218
	2023	818,163	2,992,032	3,144,553	384.3%	436,837	1,663,247	1,653,146	378.4%	1.016	61.8%	49.9%	1.239
	2024	755,370	3,157,235	3,284,343	434.8%	389,233	1,701,247	1,681,461	432.0%	1.006	65.3%	51.9%	1.259
	2025	694,642	3,313,295	3,419,668	492.3%	345,395	1,733,249	1,702,415	492.9%	0.999	68.7%	53.8%	1.278
	2026	636,160	3,461,641	3,550,874	558.2%	305,200	1,756,768	1,705,844	558.9%	0.999	72.1%	55.6%	1.297
	2027	580,091	3,599,281	3,657,599	630.5%	268,512	1,769,121	1,693,293	630.6%	1.000	75.3%	57.3%	1.315
	2028	526,581	3,721,223	3,739,027	710.1%	235,182	1,769,944	1,673,335	711.5%	0.998	78.5%	58.9%	1.333
	2029	475,759	3,824,766	3,801,426	799.0%	205,038	1,760,226	1,644,786	802.2%	0.996	81.5%	60.4%	1.351
	2030	427,730	3,905,836	3,832,115	895.9%	177,901	1,739,458	1,603,321	901.2%	0.994	84.4%	61.7%	1.368
	2031	382,581	3,958,931	3,825,726	1000.0%	153,587	1,706,599	1,547,898	1007.8%	0.992	87.1%	62.9%	1.384
	2032	340,375	3,978,043	3,778,892	1110.2%	131,908	1,661,787	1,482,812	1124.1%	0.988	89.6%	64.1%	1.399
	2033	301,154	3,959,274	3,692,484	1226.1%	112,676	1,606,845	1,413,689	1254.7%	0.977	91.9%	65.1%	1.413
	2034	264,932	3,903,238	3,575,353	1349.5%	95,700	1,544,025	1,340,930	1401.2%	0.963	94.0%	66.0%	1.426
	2035	231,694	3,811,081	3,423,949	1477.8%	80,799	1,474,374	1,261,668	1561.5%	0.946	96.0%	66.8%	1.437
	2036	201,397	3,684,614	3,243,067	1610.3%	67,795	1,397,661	1,172,982	1730.2%	0.931	97.7%	67.4%	1.448
	2037	173,970	3,529,327	3,049,018	1752.6%	56,517	1,313,919	1,078,573	1908.4%	0.918	99.2%	68.1%	1.457
	2038	149,317	3,351,445	2,843,351	1904.2%	46,796	1,224,382	982,617	2099.8%	0.907	100.5%	68.6%	1.466
	2039	127,317	3,158,406	2,639,349	2073.1%	38,476	1,130,867	886,657	2304.4%	0.900	101.6%	69.0%	1.473
	2040	107,831	2,959,787	2,449,199	2271.3%	31,407	1,035,121	791,623	2520.5%	0.901	102.7%	69.4%	1.480
	2041	90,703	2,761,919	2,261,534	2493.3%	25,447	938,778	698,667	2745.6%	0.908	103.5%	69.7%	1.486
	2042	75,767	2,564,567	2,066,765	2727.8%	20,461	843,494	610,354	2983.0%	0.914	104.3%	69.9%	1.491
	2043	62,846	2,366,895	1,871,420	2977.8%	16,326	751,119	529,083	3240.8%	0.919	104.9%	70.1%	1.496
	2044	51,761	2,169,799	1,679,928	3245.6%	12,925	663,351	455,310	3522.8%	0.921	105.5%	70.3%	1.500
	2045	42,330	1,975,553	1,500,447	3544.6%	10,152	581,386	388,946	3831.0%	0.925	106.0%	70.4%	1.504
	2046	34,376	1,787,006	1,330,782	3871.3%	7,913	505,946	329,761	4167.2%	0.929	106.3%	70.6%	1.507
	2047	27,723	1,606,208	1,172,611	4229.7%	6,121	437,306	277,326	4530.4%	0.934	106.7%	70.6%	1.510
	2048	22,207	1,434,921	1,027,369	4626.4%	4,701	375,431	231,304	4920.7%	0.940	106.9%	70.7%	1.512
	2049	17,670	1,274,544	894,506	5062.3%	3,585	320,178	191,508	5342.6%	0.948	107.1%	70.8%	1.514
	2050	13,970	1,125,208	770,495	5515.5%	2,716	271,337	157,584	5802.5%	0.951	107.3%	70.8%	1.516
	2051	10,975	987,159	658,248	5997.5%	2,046	228,585	128,843	6298.5%	0.952	107.4%	70.8%	1.517
	2052	8,571	860,669	558,804	6519.4%	1,533	191,484	104,678	6828.3%	0.955	107.6%	70.8%	1.518
	2053	6,656	745,768	471,134	7078.2%	1,144	159,555	84,566	7391.6%	0.958	107.6%	70.9%	1.519
	Past	19,752,687	4,497,957	6,537,715	33.1%	19,752,687	4,497,957	6,537,715	33.1%	1.000	26.4%	26.4%	1.000
TOTALS	Future	17,961,414	104,982,383	97,664,642	543.7%	10,021,897	47,233,615	42,220,799	421.3%	1.291	348.9%	288.3%	1.210
	Lifetime	37,714,101	109,480,340	104,202,357	276.3%	29,774,584	51,731,572	48,758,514	163.8%	1.687	107.6%	70.9%	1.519

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 71.7% Increase
LTC4 Tax-Qualified Comprehensive 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 6.5% (on Col D)	Expected at 6.5% (on Col H)	Actual to Expected Ratio
	1997	0	0	0	0.0%	0	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1998	158,136	0	0	0.0%	158,136	0	0	0.0%	0.000	0.0%	0.0%	0.000
Historical	1999	675,867	0	0	0.0%	675,867	0	0	0.0%	0.000	0.0%	0.0%	0.000
Experience	2000	1,291,636	15,496	43,848	3.4%	1,291,636	15,496	43,848	3.4%	1.000	2.0%	2.0%	1.000
	2001	1,504,631	23,470	0	0.0%	1,504,631	23,470	0	0.0%	0.000	1.2%	1.2%	1.000
	2002	1,452,484	25,634	414,051	28.5%	1,452,484	25,634	414,051	28.5%	1.000	8.4%	8.4%	1.000
	2003	1,404,679	134,990	147,061	10.5%	1,404,679	134,990	147,061	10.5%	1.000	8.8%	8.8%	1.000
	2004	1,375,812	146,001	7,687	0.6%	1,375,812	146,001	7,687	0.6%	1.000	7.5%	7.5%	1.000
	2005	1,352,516	139,273	247,935	18.3%	1,352,516	139,273	247,935	18.3%	1.000	8.9%	8.9%	1.000
	2006	1,330,623	109,493	376,813	28.3%	1,330,623	109,493	376,813	28.3%	1.000	10.8%	10.8%	1.000
	2007	1,302,783	23,992	94,435	7.2%	1,302,783	23,992	94,435	7.2%	1.000	10.5%	10.5%	1.000
	2008	1,288,205	321,492	520,222	40.4%	1,288,205	321,492	520,222	40.4%	1.000	12.7%	12.7%	1.000
	2009	1,269,461	615,986	601,360	47.4%	1,269,461	615,986	601,360	47.4%	1.000	14.9%	14.9%	1.000
	2010	1,232,060	618,638	1,065,482	86.5%	1,232,060	618,638	1,065,482	86.5%	1.000	18.8%	18.8%	1.000
	2011	1,243,614	578,265	1,066,396	85.7%	1,243,614	578,265	1,066,396	85.7%	1.000	22.1%	22.1%	1.000
	2012	1,437,958	801,068	705,938	49.1%	1,437,958	801,068	705,938	49.1%	1.000	23.5%	23.5%	1.000
	2013	1,432,222	944,159	1,246,489	87.0%	1,432,222	944,159	1,246,489	87.0%	1.000	26.4%	26.4%	1.000
	2014	1,389,514	1,284,174	1,488,705	107.1%	1,044,488	1,169,259	1,158,274	110.9%	0.966	29.6%	28.9%	1.023
Projected	2015	1,681,715	1,609,295	1,636,703	97.3%	960,831	1,364,411	1,242,320	129.3%	0.753	32.5%	31.5%	1.033
Future	2016	1,975,695	1,774,580	1,758,027	89.0%	881,197	1,427,816	1,306,846	148.3%	0.600	35.1%	33.9%	1.033
Experience	2017	1,881,910	1,873,492	1,946,458	103.4%	805,599	1,432,404	1,356,663	168.4%	0.614	37.7%	36.4%	1.037
	2018	1,783,218	1,991,124	2,133,185	119.6%	734,048	1,439,599	1,409,772	192.1%	0.623	40.5%	38.7%	1.045
	2019	1,679,781	2,120,943	2,300,131	136.9%	666,556	1,452,413	1,476,952	221.6%	0.618	43.2%	41.1%	1.053
	2020	1,574,227	2,283,981	2,456,156	156.0%	603,121	1,506,459	1,545,616	256.3%	0.609	46.0%	43.4%	1.061
	2021	1,469,402	2,447,825	2,608,753	177.5%	543,718	1,565,578	1,594,383	293.2%	0.605	48.8%	45.6%	1.070
	2022	1,366,760	2,609,475	2,762,256	202.1%	488,308	1,618,884	1,624,991	332.8%	0.607	51.6%	47.8%	1.080
	2023	1,266,662	2,768,162	2,908,354	229.6%	436,837	1,663,247	1,653,146	378.4%	0.607	54.4%	49.9%	1.091
	2024	1,169,448	2,920,684	3,037,644	259.8%	389,233	1,701,247	1,681,461	432.0%	0.601	57.1%	51.9%	1.102
	2025	1,075,429	3,064,843	3,162,804	294.1%	345,395	1,733,249	1,702,415	492.9%	0.597	59.8%	53.8%	1.112
	2026	984,889	3,201,924	3,284,155	333.5%	305,200	1,756,768	1,705,844	558.9%	0.597	62.5%	55.6%	1.124
	2027	898,084	3,329,141	3,382,863	376.7%	268,512	1,769,121	1,693,293	630.6%	0.597	65.1%	57.3%	1.136
	2028	815,242	3,441,866	3,458,175	424.2%	235,182	1,769,944	1,673,335	711.5%	0.596	67.6%	58.9%	1.148
	2029	736,559	3,537,589	3,515,887	477.3%	205,038	1,760,226	1,644,786	802.2%	0.595	70.0%	60.4%	1.159
	2030	662,202	3,612,538	3,544,271	535.2%	177,901	1,739,458	1,603,321	901.2%	0.594	72.3%	61.7%	1.171
	2031	592,303	3,661,620	3,538,362	597.4%	153,587	1,706,599	1,547,898	1007.8%	0.593	74.4%	62.9%	1.183
	2032	526,961	3,679,280	3,495,046	663.2%	131,908	1,661,787	1,482,812	1124.1%	0.590	76.5%	64.1%	1.194
	2033	466,241	3,661,907	3,415,128	732.5%	112,676	1,606,845	1,413,689	1254.7%	0.584	78.3%	65.1%	1.204
	2034	410,162	3,610,070	3,306,795	806.2%	95,700	1,544,025	1,340,930	1401.2%	0.575	80.0%	66.0%	1.213
	2035	358,703	3,524,829	3,166,764	882.8%	80,799	1,474,374	1,261,668	1561.5%	0.565	81.6%	66.8%	1.222
	2036	311,798	3,407,857	2,999,469	962.0%	67,795	1,397,661	1,172,982	1730.2%	0.556	83.0%	67.4%	1.230
	2037	269,337	3,264,232	2,819,995	1047.0%	56,517	1,313,919	1,078,573	1908.4%	0.549	84.2%	68.1%	1.237
	2038	231,170	3,099,709	2,629,776	1137.6%	46,796	1,224,382	982,617	2099.8%	0.542	85.3%	68.6%	1.243
	2039	197,109	2,921,169	2,441,098	1238.4%	38,476	1,130,867	886,657	2304.4%	0.537	86.2%	69.0%	1.249
	2040	166,941	2,737,468	2,265,231	1356.9%	31,407	1,035,121	791,623	2520.5%	0.538	87.0%	69.4%	1.254
	2041	140,424	2,554,461	2,091,662	1489.5%	25,447	938,778	698,667	2745.6%	0.543	87.7%	69.7%	1.259
	2042	117,300	2,371,934	1,911,523	1629.6%	20,461	843,494	610,354	2983.0%	0.546	88.4%	69.9%	1.263
	2043	97,297	2,189,109	1,730,851	1778.9%	16,326	751,119	529,083	3240.8%	0.549	88.9%	70.1%	1.267
	2044	80,135	2,006,818	1,553,742	1938.9%	12,925	663,351	455,310	3522.8%	0.550	89.3%	70.3%	1.271
	2045	65,535	1,827,162	1,387,743	2117.6%	10,152	581,386	388,946	3831.0%	0.553	89.7%	70.4%	1.274
	2046	53,220	1,652,777	1,230,822	2312.7%	7,913	505,946	329,761	4167.2%	0.555	90.0%	70.6%	1.276
	2047	42,921	1,485,560	1,084,532	2526.8%	6,121	437,306	277,326	4530.4%	0.558	90.3%	70.6%	1.278
	2048	34,380	1,327,139	950,200	2763.8%	4,701	375,431	231,304	4920.7%	0.562	90.5%	70.7%	1.280
	2049	27,356	1,178,808	827,317	3024.2%	3,585	320,178	191,508	5342.6%	0.566	90.7%	70.8%	1.282
	2050	21,627	1,040,690	712,620	3295.0%	2,716	271,337	157,584	5802.5%	0.568	90.8%	70.8%	1.283
	2051	16,992	913,010	608,805	3582.9%	2,046	228,585	128,843	6298.5%	0.569	90.9%	70.8%	1.284
	2052	13,270	796,021	516,830	3894.7%	1,533	191,484	104,678	6828.3%	0.570	91.0%	70.8%	1.285
	2053	10,305	689,751	435,746	4228.5%	1,144	159,555	84,566	7391.6%	0.572	91.1%	70.9%	1.286
	Past	19,752,687	4,497,957	6,537,715	33.1%	19,752,687	4,497,957	6,537,715	33.1%	1.000	26.4%	26.4%	1.000
TOTALS	Future	26,662,225	97,473,018	90,504,582	339.4%	10,021,897	47,233,615	42,220,799	421.3%	0.806	223.7%	288.3%	0.776
	Lifetime	46,414,912	101,970,976	97,042,297	209.1%	29,774,584	51,731,572	48,758,514	163.8%	1.277	91.1%	70.9%	1.286

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]

8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

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-129963567

Policy Forms:		
	Long Term Care	H-LTC4JQ
	Long Term Care	H-LTC4JQ21
	Annual 5% Compound Benefit Inflation Rider	H-5AIC
	Annual 5% Simple Benefit Inflation Rider	H-5AIS
	Cost of Living (CPI) Benefit Rider	H-COLR
	Cost of Living (CPI) Benefit Rider	H-COLR-3
	Nonforfeiture Benefit Rider	H-NF3-6

Dear Ms. Houser:

Thank you for reviewing our filing. This letter is in response to recent conversations between Milliman and the Bureau on the above referenced filing. Requests from these conversations have been summarized and restated below in italics for reference.

1. *The Bureau is willing to approve a rate increase that would bring the Virginia rate level to the average nationwide approved rate level. Please provide the rate increase needed in Virginia to yield the nationwide average including documentation of its derivation.*

   Attachment 1 to this letter provides an updated status listing for recent approvals since the prior status listing provided in the March 26, 2015 supplement to the actuarial memorandum. As demonstrated in the enclosed Excel workbook, a rate increase of 32.2% 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 32.2% is

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

needed to alleviate the poor performance on this block of business, it is willing to accept a 32.2% increase on these forms at this time.

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

   Enclosed with this letter is an updated actuarial memorandum and Long Term Care Insurance Rate Request Summary reflecting the revised rate increase of 32.2%.

   Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 32.2% 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

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.

will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

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

❖❖❖

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

Respectfully,

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
LTC4 Tax-Qualified Comprehensive 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*	20.0%	5/14/2004	20.0%	30.0%	N/A	30.0%	50.0%	N/A	N/A	50.0%	Not Filing				134.0%
Alabama	20.0%	5/19/2004	20.0%	30.0%	7/8/2010	20.0%	62.0%	12/16/2013	1/14/2014	20.0%	35.0%				72.8%
Arkansas	20.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	96.0%	12/31/2013	1/29/2015	25.0%	56.8%				37.5%
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	85.5%	11/13/2013	4/8/2014	85.5%	Not Filing				113.3%
California	20.0%	6/2/2004	20.0%	30.0%	Withdrawn	Withdrawn	86.0%	9/24/2014							20.0%
Colorado	20.0%	8/31/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	11/6/2014	1/12/2015	35.0%	28.9%				78.2%
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	9/27/2013	Disapproved	0.0%	100.0%	2/9/2015	3/20/2015	10.0%	10.0%
District of Columbia	20.0%	Withdrawn	0.0%	0.0%	Not Filed	Not Filed	10.0%	3/6/2014	4/18/2014	10.0%	10.0%	4/21/2015	5/13/2015	10.0%	21.0%
Delaware	20.0%	9/8/2004	10.0%	30.5%	7/12/2010	25.0%	25.0%	12/13/2013	2/25/2014	25.0%	25.0%	4/30/2015			71.9%
Florida	20.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	11/13/2014	5/22/2015	9.6%	60.0%				43.6%
Georgia	20.0%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	79.5%	10/31/2013	7/16/2014	15.0%	56.1%	5/4/2015	8/3/2015	13.0%	64.4%
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	10/18/2013							56.0%
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	16.7%	70.6%	12/3/2013	4/7/2014	17.0%	45.8%	4/15/2015			58.4%
Idaho	20.0%	Disapproved	0.0%	39.0%	8/19/2010	20.0%	86.0%	2/5/2014	10/31/2014	30.0%	43.1%				56.0%
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	50.0%	10/8/2013	1/8/2015	50.0%	Not Filing				134.0%
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	10/30/2014	2/25/2015	13.1%	74.2%				23.3%
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	11/13/2013	5/21/2014	62.6%	Not Filing				114.6%
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/12/2010	16.0%	66.8%	12/4/2013	3/4/2014	22.0%	28.3%	8/14/2015			69.8%
Louisiana	20.0%	6/9/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	8/1/2014	1/14/2015	15.0%	61.7%				38.0%
Massachusetts	20.0%	9/27/2004	16.0%	30.0%	11/26/2012	10.0%	78.4%	5/15/2014							27.6%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	10/18/2013	2/4/2014	15.0%	15.0%	4/13/2015	6/16/2015	15.0%	74.9%
Maine	20.0%	6/22/2004	20.0%	12.0%	10/19/2010	12.0%	33.8%	7/14/2014	12/30/2014	33.8%	Not Filing				79.8%
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	11/7/2013	12/3/2013	50.0%	Not Filing				134.0%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing				Not Filing				51.8%
Missouri	20.0%	7/15/2004	20.0%	30.0%	9/8/2010	30.0%	Not Filing				50.0%	3/4/2015	3/27/2015	25.0%	95.0%
Mississippi	20.0%	8/19/2004	20.0%	30.5%	5/6/2010	30.5%	25.0%	4/21/2014	5/20/2014	25.0%	20.0%	8/11/2015			95.8%
Montana	20.0%	7/9/2004	20.0%	30.0%	5/11/2010	30.0%	50.0%	1/3/2014	2/6/2014	20.0%	25.0%	4/17/2015	Disapproved	0.0%	87.2%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	12/2/2013	3/14/2014	62.0%	Not Filing				133.3%
North Dakota	20.0%	6/23/2004	12.0%	30.0%	7/21/2010	17.0%	75.0%	1/2/2014	1/21/2014	15.0%	52.2%	3/3/2015	3/20/2015	15.0%	73.3%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	12/12/2013	9/29/2014	25.0%	35.4%	6/10/2015			71.0%
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	12/17/2013	Disapproved	0.0%	88.1%				17.9%
New Jersey	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	12/9/2013	7/3/2014	52.1%	Not Filing				52.1%
New Mexico	20.0%	6/10/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	12/20/2013	5/21/2014	15.0%	61.7%	5/19/2015	7/31/2015	10.0%	51.8%
Nevada	20.0%	7/23/2004	5.0%	30.0%	Withdrawn	Withdrawn	100.0%	2/4/2014	10/16/2014	65.0%	Not Filing				73.3%
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	11/14/2013	7/21/2015	10.0%	80.0%				18.8%
Ohio	20.0%	6/10/2004	20.0%	33.3%	6/1/2010	33.3%	50.0%	3/11/2014	3/31/2015	15.0%	30.4%				84.0%
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	12/19/2013	3/17/2014	25.0%	43.6%	5/21/2015			58.1%
Oregon	20.0%	7/2/2004	20.0%	30.0%	6/4/2010	15.0%	68.0%	1/17/2014	4/21/2014	30.0%	29.2%	8/12/2015			79.4%
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	68.1%	11/6/2013	2/28/2014	15.0%	46.2%	4/14/2015	7/21/2015	15.0%	82.4%
Puerto Rico	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	2/5/2014	4/7/2014	86.0%	Not Filing				123.2%
Rhode Island	20.0%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	81.0%	10/31/2013							25.0%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	10/21/2013	2/4/2014	20.0%	35.0%	3/27/2015	5/4/2015	20.0%	107.4%
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	67.0%	2/7/2014	3/5/2014	67.0%	Not Filing				132.1%
Tennessee	20.0%	8/16/2004	20.0%	30.0%	6/24/2010	10.0%	74.0%	12/3/2013	4/14/2014	74.0%	Not Filing				129.7%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	68.0%	3/13/2014	4/28/2014	18.0%	42.4%				62.8%
Utah	20.0%	11/18/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	7/22/2014	11/5/2014	30.0%	43.1%				56.0%
Virginia	20.0%	Disapproved	0.0%	39.0%	2/25/2011	30.3%	71.7%	6/3/2014							30.3%
Virgin Islands	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	2/6/2014	Disapproved	0.0%	Not Filing				20.0%
Vermont	20.0%	8/11/2005	10.0%	30.0%	Disapproved	0.0%	96.0%	12/5/2013	Disapproved	0.0%	Not Filing				10.0%
Washington	20.0%	7/7/2004	20.0%	30.0%	9/15/2010	2.9%	53.8%	6/24/2014	8/14/2014	53.8%	Not Filing				89.9%
West Virginia	20.0%	7/20/2004	20.0%	30.0%	5/24/2010	30.0%	50.0%	2/3/2014	9/11/2014	50.0%	Not Filing				134.0%
Wyoming	20.0%	5/6/2004	20.0%	30.0%	6/4/2010	30.0%	50.0%	2/6/2014	2/7/2014	50.0%	Not Filing				134.0%
														Nationwide Average (Excluding Virginia)	**72.2%**
														Virginia Rate Increase to Achieve Nationwide Average	**32.2%**

**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: LTC03I Individual Long Term Care/LTC03I.001 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_LTC4 TQ Comp_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf (Superceded) Prem_LTC4_TQ_Comp_VA_32.2_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	01/13/2016	AM_LTC4_TQ_Comp_VA_20151104.pdf (Superceded)

SERFF Tracking #: MILL-129963567 **State Tracking #:** MILL-129963567 **Company Tracking #:** LTC4 TQ COMP

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
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_LTC4 TQ Comp_20151104.pdf
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_LTC4_TQ_Comp_VA_20150326.pdf Prem_LTC4_TQ_Comp_VA_71.7_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	11/04/2015	AM_LTC4_TQ_Comp_VA_20150326.pdf (Superceded)
03/06/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	11/04/2015	Long Term Care Insurance Rate Request Summary Part 1_LTC4 TQ Comp_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-129963567

Effective Date: On Approval

(Projected) Number of Insureds Affected: 761

New Rates

Average Annual Premium Per Member: 1,904

Revised Rates

Average Annual Premium Per Member: 2,517

Average Requested Percentage Rate Change Per Member: 32.2%

Minimum Requested Percentage Rate Change Per Member: 32.2%

Maximum Requested Percentage Rate Change Per Member: 32.2%

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

Form#	"Product Name"(if applicable)
H-LTC4JQ	Long Term Care
H-LTC4JQ21	Long Term Care
H-5AIC	Annual 5% Compound Benefit Inflation Rider
H-5AIS	Annual 5% Simple Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Rider
H-COLR-3	Cost of Living (CPI) Benefit Rider
H-NF3-6	Nonforfeiture Benefit Rider

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

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

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2015

Product or Rider	Form Number
Long Term Care	H-LTC4JQ
Long Term Care	H-LTC4JQ21
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Cost of Living (CPI) Benefit Rider	H-COLR
Cost of Living (CPI) Benefit Rider	H-COLR-3
Nonforfeiture Benefit Rider	H-NF3-6

These policy forms are tax-qualified individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from January 1998 through January 2001.

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, Alzheimer's Facility Care, Assisted Living Facility Care, Hospice Facility Care, Bed Reservation, Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

There are three Home Health Care options available at issue. The Standard ("Standard Benefits") option sets the daily benefit amount for Home and Community Based Care at 75% of the daily benefit amount for Nursing Facility Care. The Increased ("Increased Benefits") option sets the daily benefit amount for Home and Community Based Care at 100% of the daily benefit amount for Nursing Facility Care. The Reduced ("Reduced Benefits") option sets the daily benefit amount for Home and Community Based Care at 50% of the daily benefit amount for Nursing Facility Care.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Informal Caregiver Training, Respite Care Benefit, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of six ADLs (dressing, eating, toileting, transferring, bathing, and continence) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits,

Informal Caregiver Training benefits and Supplemental benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, Informal Caregiver Training or Supplemental, are being paid.

A 5% simple, a 5% compound, and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

5. Actuarial Assumptions

a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between Travelers and GECA and actual-to-expected factors that reflect actual emerging experience on these policy forms.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

November 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

A cumulative 1.1% 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 3.2% 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, except that commission will not be paid on any increase in premium.

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 these particular policies.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 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	55.0%
Semi-Annual	0.51*AP	15.0%
Quarterly	0.26*AP	15.1%
Monthly	0.09*AP	14.9%

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 6.5% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

16. History of Previous Rate Revisions

One prior rate increase has been approved and implemented on these policy forms and associated riders. A 30.3% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company originally requested an increase of 71.7%. After extensive review and analysis of the data presented, the Virginia State Corporation Commission determined that a rate increase of 32.2% was the maximum percentage increase that was allowable at this time. The company has revised its request to 32.2% 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 32.2% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 32.2% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)

Before increase: $1,904
After increase: $2,517

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	4.1%
48 - 52	9.3%
53 - 57	20.2%
58 - 62	26.2%
63 - 67	21.8%
68 - 72	13.3%
73 +	5.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	29.9%
60-day	15.5%
100-day	54.6%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.0%
3-Year	31.3%
5-Year	34.4%
Unlimited	30.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	5.7%
Simple	26.3%
Compound	43.3%
CPI	24.7%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	7.3%
Standard	22.2%
Increased	70.5%

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	761	$1,448,883
Nationwide	25,014	$57,904,402

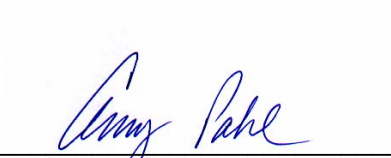
22. Actuarial Certification

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 gross premiums bear reasonable relationship 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
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	5,796	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	7,721,639	3,344	232,168	3.0%	10,311	17,613,876	7,629	529,600	3.0%				0.0104		0.9896		5.85%	2.2811
Historical	1999	30,794,061	189,122	858,900	2.8%	23,193	66,360,966	407,557	1,850,923	2.8%				0.0272		0.9728		5.85%	2.1550
Experience	2000	54,003,721	484,105	3,780,873	7.0%	33,816	109,943,544	985,566	7,697,295	7.0%				0.0319		0.9681		5.85%	2.0359
	2001	62,923,203	1,566,727	5,217,615	8.3%	33,187	121,020,009	3,013,282	10,035,023	8.3%				0.0395		0.9605		5.85%	1.9233
	2002	61,422,501	2,818,225	8,541,495	13.9%	32,244	111,602,564	5,120,617	15,519,601	13.9%				0.0284		0.9716		5.85%	1.8170
	2003	60,056,845	4,197,095	9,988,554	16.6%	31,479	103,088,330	7,204,366	17,145,478	16.6%				0.0237		0.9763		5.85%	1.7165
	2004	62,503,951	5,352,938	11,245,191	18.0%	30,648	101,357,242	8,680,395	18,235,352	18.0%				0.0264		0.9736		5.85%	1.6216
	2005	64,399,830	6,565,264	17,143,967	26.6%	29,739	98,658,009	10,057,726	26,263,884	26.6%				0.0297		0.9703		5.85%	1.5320
	2006	62,836,089	6,231,691	17,919,412	28.5%	29,077	90,940,448	9,018,906	25,934,131	28.5%				0.0223		0.9777		5.85%	1.4473
	2007	61,928,944	4,592,163	27,152,207	43.8%	28,493	84,672,413	6,278,640	37,123,883	43.8%				0.0201		0.9799		5.85%	1.3673
	2008	61,117,446	24,317,045	28,447,079	46.5%	27,895	78,943,026	31,409,381	36,743,986	46.5%				0.0210		0.9790		5.85%	1.2917
	2009	60,082,698	36,635,777	35,483,747	59.1%	27,194	73,315,925	44,704,815	43,299,050	59.1%				0.0251		0.9749		5.85%	1.2203
	2010	58,726,722	39,890,871	43,786,333	74.6%	26,506	67,699,423	45,985,693	50,476,331	74.6%				0.0253		0.9747		5.85%	1.1528
	2011	56,710,797	39,074,589	47,959,838	84.6%	25,671	61,761,136	42,554,348	52,230,867	84.6%				0.0315		0.9685		5.85%	1.0891
	2012	59,351,320	47,006,184	46,326,283	78.1%	25,014	61,063,293	48,362,065	47,662,553	78.1%				0.0256		0.9744		5.85%	1.0288
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	60,185,153	52,524,607	64,403,920	107.0%	1.0000	1.3710	1.0000	0.0394	0.0000	0.9606	1.0416	5.50%	0.9736
Projected	2014	58,754,737	70,471,521	72,389,462	123.2%	22,985	54,245,746	65,063,354	66,834,107	123.2%	1.0000	1.1514	1.0000	0.0435	0.0000	0.9565	0.9504	5.47%	0.9233
Future	2015	55,580,871	78,341,569	77,868,133	140.1%	21,908	48,699,313	68,641,972	68,227,153	140.1%	1.0000	1.1371	1.0000	0.0469	0.0000	0.9531	0.9460	5.43%	0.8762
Experience	2016	52,344,406	81,850,819	83,080,120	158.7%	20,803	43,556,137	68,108,624	69,131,534	158.7%	1.0000	1.1329	1.0000	0.0504	0.0000	0.9496	0.9418	5.39%	0.8321
	2017	49,065,773	85,666,313	88,184,933	179.7%	19,674	38,794,549	67,733,285	69,724,667	179.7%	1.0000	1.1324	1.0000	0.0543	0.0000	0.9457	0.9374	5.36%	0.7907
	2018	45,757,118	89,278,619	92,578,041	202.3%	18,515	34,378,208	67,076,754	69,555,674	202.3%	1.0000	1.1257	1.0000	0.0589	0.0000	0.9411	0.9326	5.34%	0.7513
	2019	42,433,559	93,395,674	95,982,319	226.2%	17,337	30,284,306	66,655,337	68,501,393	226.2%	1.0000	1.1180	1.0000	0.0636	0.0000	0.9364	0.9274	5.33%	0.7137
	2020	39,143,638	97,100,132	98,538,824	251.7%	16,160	26,525,334	65,799,031	66,773,947	251.7%	1.0000	1.1129	1.0000	0.0679	0.0000	0.9321	0.9225	5.33%	0.6776
	2021	35,945,892	100,222,807	100,671,469	280.1%	15,007	23,118,338	64,457,566	64,746,119	280.1%	1.0000	1.1125	1.0000	0.0714	0.0000	0.9286	0.9183	5.33%	0.6431
	2022	32,874,202	102,822,404	102,469,177	311.7%	13,882	20,056,690	62,732,385	62,516,880	311.7%	1.0000	1.1130	1.0000	0.0749	0.0000	0.9251	0.9145	5.34%	0.6101
	2023	29,938,558	104,976,702	103,801,257	346.7%	12,790	17,329,033	60,762,604	60,082,233	346.7%	1.0000	1.1123	1.0000	0.0787	0.0000	0.9213	0.9107	5.35%	0.5788
	2024	27,147,268	106,687,298	104,624,933	385.4%	11,735	14,912,357	58,604,757	57,471,872	385.4%	1.0000	1.1116	1.0000	0.0825	0.0000	0.9175	0.9068	5.35%	0.5493
	2025	24,506,965	107,935,613	104,948,148	428.2%	10,720	12,775,452	56,266,708	54,709,346	428.2%	1.0000	1.1112	1.0000	0.0865	0.0000	0.9135	0.9027	5.35%	0.5213
	2026	22,022,566	108,702,350	104,768,389	475.7%	9,748	10,896,238	53,783,316	51,836,887	475.7%	1.0000	1.1109	1.0000	0.0906	0.0000	0.9094	0.8986	5.35%	0.4948
	2027	19,697,267	108,959,587	104,025,646	528.1%	8,823	9,253,062	51,185,264	48,867,477	528.1%	1.0000	1.1101	1.0000	0.0949	0.0000	0.9051	0.8944	5.35%	0.4698
	2028	17,532,588	108,673,659	102,692,324	585.7%	7,947	7,823,212	48,491,249	45,822,318	585.7%	1.0000	1.1091	1.0000	0.0993	0.0000	0.9007	0.8901	5.34%	0.4462
	2029	15,528,435	107,824,209	100,759,360	648.9%	7,121	6,584,816	45,722,736	42,726,895	648.9%	1.0000	1.1078	1.0000	0.1038	0.0000	0.8962	0.8857	5.34%	0.4240
	2030	13,683,199	106,410,181	98,280,911	718.3%	6,349	5,516,722	42,901,916	39,624,397	718.3%	1.0000	1.1069	1.0000	0.1085	0.0000	0.8915	0.8812	5.33%	0.4032
	2031	11,993,878	104,416,229	95,165,963	793.5%	5,629	4,599,881	40,045,617	36,497,963	793.5%	1.0000	1.1047	1.0000	0.1133	0.0000	0.8867	0.8765	5.32%	0.3835
	2032	10,456,235	101,803,097	91,392,007	874.0%	4,964	3,816,911	37,161,877	33,361,446	874.0%	1.0000	1.1016	1.0000	0.1182	0.0000	0.8818	0.8718	5.30%	0.3650
	2033	9,064,948	98,543,870	86,984,377	959.6%	4,352	3,151,218	34,256,482	30,238,094	959.6%	1.0000	1.0979	1.0000	0.1233	0.0000	0.8767	0.8669	5.29%	0.3476
	2034	7,813,756	94,649,531	82,051,860	1050.1%	3,793	2,587,748	31,345,887	27,173,810	1050.1%	1.0000	1.0943	1.0000	0.1285	0.0000	0.8715	0.8620	5.27%	0.3312
	2035	6,695,611	90,168,007	76,663,715	1145.0%	3,285	2,113,440	28,461,136	24,198,566	1145.0%	1.0000	1.0904	1.0000	0.1337	0.0000	0.8663	0.8569	5.26%	0.3156
	2036	5,702,821	85,165,619	70,932,430	1243.8%	2,829	1,717,360	25,646,964	21,360,750	1243.8%	1.0000	1.0863	1.0000	0.1391	0.0000	0.8609	0.8517	5.24%	0.3011
	2037	4,827,192	79,732,348	64,984,980	1346.2%	2,420	1,389,085	22,943,985	18,700,244	1346.2%	1.0000	1.0823	1.0000	0.1445	0.0000	0.8555	0.8465	5.22%	0.2878
	2038	4,060,175	73,981,528	58,959,161	1452.1%	2,057	1,118,085	20,372,925	16,236,088	1452.1%	1.0000	1.0787	1.0000	0.1500	0.0000	0.8500	0.8411	5.19%	0.2754
	2039	3,393,007	68,031,860	52,967,211	1561.1%	1,737	894,948	17,944,245	13,970,758	1561.1%	1.0000	1.0750	1.0000	0.1556	0.0000	0.8444	0.8357	5.16%	0.2638
	2040	2,816,857	62,003,878	47,118,567	1672.7%	1,457	712,009	15,672,547	11,910,028	1672.7%	1.0000	1.0715	1.0000	0.1611	0.0000	0.8389	0.8302	5.13%	0.2528
	2041	2,322,954	56,017,860	41,522,461	1787.5%	1,214	562,899	13,574,274	10,061,742	1787.5%	1.0000	1.0686	1.0000	0.1667	0.0000	0.8333	0.8247	5.10%	0.2423
	2042	1,902,713	50,184,145	36,269,075	1906.2%	1,005	442,113	11,660,745	8,427,451	1906.2%	1.0000	1.0664	1.0000	0.1723	0.0000	0.8277	0.8191	5.07%	0.2324
	2043	1,547,847	44,600,229	31,430,870	2030.6%	826	344,901	9,938,097	7,003,619	2030.6%	1.0000	1.0653	1.0000	0.1779	0.0000	0.8221	0.8135	5.05%	0.2228
	2044	1,250,479	39,347,096	27,067,692	2164.6%	675	267,166	8,406,546	5,783,039	2164.6%	1.0000	1.0660	1.0000	0.1835	0.0000	0.8165	0.8079	5.02%	0.2137
	2045	1,003,223	34,496,100	23,241,881	2316.7%	547	205,472	7,065,223	4,760,221	2316.7%	1.0000	1.0703	1.0000	0.1890	0.0000	0.8110	0.8023	5.00%	0.2048
	2046	799,241	30,103,956	19,963,988	2497.9%	441	156,890	5,909,356	3,918,897	2497.9%	1.0000	1.0782	1.0000	0.1945	0.0000	0.8055	0.7967	4.98%	0.1963
	2047	632,281	26,192,725	17,159,321	2713.9%	352	118,932	4,926,859	3,227,673	2713.9%	1.0000	1.0865	1.0000	0.2000	0.0000	0.8000	0.7911	4.96%	0.1881
	2048	496,703	22,736,437	14,685,438	2956.6%	280	89,519	4,097,689	2,646,693	2956.6%	1.0000	1.0894	1.0000	0.2054	0.0000	0.7946	0.7856	4.95%	0.1802
	2049	387,477	19,677,838	12,474,415	3219.4%	221	66,913	3,398,167	2,154,207	3219.4%	1.0000	1.0889	1.0000	0.2107	0.0000	0.7893	0.7801	4.93%	0.1727
	2050	300,178	16,961,934	10,506,648	3500.1%	173	49,672	2,806,795	1,738,599	3500.1%	1.0000	1.0872	1.0000	0.2160	0.0000	0.7840	0.7747	4.91%	0.1655
	2051	230,957	14,547,402	8,779,090	3801.2%	135	36,619	2,306,550	1,391,961	3801.2%	1.0000	1.0860	1.0000	0.2211	0.0000	0.7789	0.7694	4.90%	0.1586
	2052	176,505	12,405,783	7,273,607	4120.9%	104	26,821	1,885,109	1,105,254	4120.9%	1.0000	1.0841	1.0000	0.2261	0.0000	0.7739	0.7642	4.89%	0.1520
	Past	824,582,167	218,925,141	304,083,661	36.9%	414,482	1,248,046,000	263,790,986	390,747,956	31.3%									
	Future	721,650,079	2,939,036,544	2,679,409,420	371.3%	304,029	489,403,271	1,416,338,539	1,357,423,924	277.4%									
	Lifetime	1,546,232,246	3,157,961,685	2,983,493,082	193.0%	718,511	1,737,449,271	1,680,129,525	1,748,171,880	100.6%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 32.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	5,796	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	7,721,639	3,344	232,168	3.0%	10,311	17,613,876	7,629	529,600	3.0%				0.0104		0.9896		5.85%	2.2811
Historical	1999	30,794,061	189,122	858,900	2.8%	23,193	66,360,966	407,557	1,850,923	2.8%				0.0272		0.9728		5.85%	2.1550
Experience	2000	54,003,721	484,105	3,780,873	7.0%	33,816	109,943,544	985,566	7,697,295	7.0%				0.0319		0.9681		5.85%	2.0359
	2001	62,923,203	1,566,727	5,217,615	8.3%	33,187	121,020,009	3,013,282	10,035,023	8.3%				0.0395		0.9605		5.85%	1.9233
	2002	61,422,501	2,818,225	8,541,495	13.9%	32,244	111,602,564	5,120,617	15,519,601	13.9%				0.0284		0.9716		5.85%	1.8170
	2003	60,056,845	4,197,095	9,988,554	16.6%	31,479	103,088,330	7,204,366	17,145,478	16.6%				0.0237		0.9763		5.85%	1.7165
	2004	62,503,951	5,352,938	11,245,191	18.0%	30,648	101,357,242	8,680,395	18,235,352	18.0%				0.0264		0.9736		5.85%	1.6216
	2005	64,399,830	6,565,264	17,143,967	26.6%	29,739	98,658,009	10,057,726	26,263,884	26.6%				0.0297		0.9703		5.85%	1.5320
	2006	62,836,089	6,231,691	17,919,412	28.5%	29,077	90,940,448	9,018,906	25,934,131	28.5%				0.0223		0.9777		5.85%	1.4473
	2007	61,928,944	4,592,163	27,152,207	43.8%	28,493	84,672,413	6,278,640	37,123,883	43.8%				0.0201		0.9799		5.85%	1.3673
	2008	61,117,446	24,317,045	28,447,079	46.5%	27,895	78,943,026	31,409,381	36,743,986	46.5%				0.0210		0.9790		5.85%	1.2917
	2009	60,082,698	36,635,777	35,483,747	59.1%	27,194	73,315,925	44,704,815	43,299,050	59.1%				0.0251		0.9749		5.85%	1.2203
	2010	58,726,722	39,890,871	43,786,333	74.6%	26,506	67,699,423	45,985,693	50,476,331	74.6%				0.0253		0.9747		5.85%	1.1528
	2011	56,710,797	39,074,589	47,959,838	84.6%	25,671	61,761,136	42,554,348	52,230,867	84.6%				0.0315		0.9685		5.85%	1.0891
	2012	59,351,320	47,006,184	46,326,283	78.1%	25,014	61,063,293	48,362,065	47,662,553	78.1%				0.0256		0.9744		5.85%	1.0288
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	60,185,153	52,524,607	64,403,920	107.0%	1.0000	1.3710	1.0000	0.0394	0.0000	0.9606	1.0416	5.50%	0.9736
Projected	2014	66,264,516	70,226,267	71,232,347	107.5%	22,755	61,179,205	64,836,922	65,765,793	107.5%	1.1576	1.1500	1.0054	0.0435	0.0100	0.9470	0.9314	5.47%	0.9233
Future	2015	70,400,804	77,385,679	75,402,670	107.1%	21,689	61,684,366	67,804,432	66,066,942	107.1%	1.1421	1.1324	1.0107	0.0469	0.0000	0.9531	0.9249	5.43%	0.8762
Experience	2016	66,301,377	80,102,620	80,449,635	121.3%	20,595	55,169,828	66,653,936	66,942,689	121.3%	1.0000	1.1210	1.0107	0.0504	0.0000	0.9496	0.9418	5.39%	0.8321
	2017	62,148,538	83,376,621	85,392,819	137.4%	19,477	49,138,622	65,922,907	67,517,042	137.4%	1.0000	1.1204	1.0107	0.0543	0.0000	0.9457	0.9374	5.36%	0.7907
	2018	57,957,672	86,639,792	89,646,832	154.7%	18,330	43,544,721	65,094,153	67,353,400	154.7%	1.0000	1.1139	1.0107	0.0589	0.0000	0.9411	0.9326	5.34%	0.7513
	2019	53,747,929	90,528,494	92,943,324	172.9%	17,164	38,359,231	64,609,065	66,332,500	172.9%	1.0000	1.1062	1.0107	0.0636	0.0000	0.9364	0.9274	5.33%	0.7137
	2020	49,580,792	94,072,737	95,418,884	192.5%	15,999	33,597,977	63,747,544	64,659,748	192.5%	1.0000	1.1012	1.0107	0.0679	0.0000	0.9321	0.9225	5.33%	0.6776
	2021	45,530,408	97,080,444	97,484,005	214.1%	14,857	29,282,549	62,436,578	62,696,125	214.1%	1.0000	1.1008	1.0107	0.0714	0.0000	0.9286	0.9183	5.33%	0.6431
	2022	41,639,691	99,587,489	99,224,795	238.3%	13,744	25,404,552	60,758,749	60,537,468	238.3%	1.0000	1.1012	1.0107	0.0749	0.0000	0.9251	0.9145	5.34%	0.6101
	2023	37,921,295	101,666,991	100,514,698	265.1%	12,662	21,949,600	58,846,877	58,179,907	265.1%	1.0000	1.1006	1.0107	0.0787	0.0000	0.9213	0.9107	5.35%	0.5788
	2024	34,385,742	103,319,087	101,312,294	294.6%	11,617	18,888,547	56,754,554	55,652,196	294.6%	1.0000	1.0998	1.0107	0.0825	0.0000	0.9175	0.9068	5.35%	0.5493
	2025	31,041,436	104,524,972	101,625,276	327.4%	10,612	16,181,864	54,488,744	52,977,136	327.4%	1.0000	1.0994	1.0107	0.0865	0.0000	0.9135	0.9027	5.35%	0.5213
	2026	27,894,603	105,265,455	101,451,209	363.7%	9,650	13,801,581	52,082,823	50,195,626	363.7%	1.0000	1.0992	1.0107	0.0906	0.0000	0.9094	0.8986	5.35%	0.4948
	2027	24,949,293	105,513,176	100,731,983	403.7%	8,735	11,720,274	49,566,265	47,320,234	403.7%	1.0000	1.0984	1.0107	0.0949	0.0000	0.9051	0.8944	5.35%	0.4698
	2028	22,207,430	105,235,301	99,440,876	447.8%	7,867	9,909,172	46,957,020	44,371,491	447.8%	1.0000	1.0974	1.0107	0.0993	0.0000	0.9007	0.8901	5.34%	0.4462
	2029	19,668,895	104,412,018	97,569,114	496.1%	7,050	8,340,573	44,275,800	41,374,074	496.1%	1.0000	1.0961	1.0107	0.1038	0.0000	0.8962	0.8857	5.34%	0.4240
	2030	17,331,649	103,042,232	95,169,137	549.1%	6,285	6,987,686	41,544,043	38,369,808	549.1%	1.0000	1.0953	1.0107	0.1085	0.0000	0.8915	0.8812	5.33%	0.4032
	2031	15,191,893	101,111,011	92,152,815	606.6%	5,573	5,826,381	38,778,003	35,342,363	606.6%	1.0000	1.0930	1.0107	0.1133	0.0000	0.8867	0.8765	5.32%	0.3835
	2032	13,244,258	98,580,331	88,498,350	668.2%	4,914	4,834,641	35,985,448	32,305,155	668.2%	1.0000	1.0899	1.0107	0.1182	0.0000	0.8818	0.8718	5.30%	0.3650
	2033	11,482,001	95,424,103	84,230,274	733.6%	4,308	3,991,450	33,171,968	29,280,694	733.6%	1.0000	1.0863	1.0107	0.1233	0.0000	0.8767	0.8669	5.29%	0.3476
	2034	9,897,195	91,652,940	79,453,932	802.8%	3,755	3,277,738	30,353,481	26,313,432	802.8%	1.0000	1.0828	1.0107	0.1285	0.0000	0.8715	0.8620	5.27%	0.3312
	2035	8,480,911	87,313,229	74,236,385	875.3%	3,253	2,676,962	27,560,038	23,432,390	875.3%	1.0000	1.0789	1.0107	0.1337	0.0000	0.8663	0.8569	5.26%	0.3156
	2036	7,223,406	82,469,177	68,686,565	950.9%	2,800	2,175,272	24,834,951	20,684,425	950.9%	1.0000	1.0749	1.0107	0.1391	0.0000	0.8609	0.8517	5.24%	0.3011
	2037	6,114,302	77,207,905	62,927,423	1029.2%	2,396	1,759,467	22,217,545	18,108,157	1029.2%	1.0000	1.0709	1.0107	0.1445	0.0000	0.8555	0.8465	5.22%	0.2878
	2038	5,142,769	71,639,150	57,092,394	1110.1%	2,036	1,416,208	19,727,885	15,722,020	1110.1%	1.0000	1.0673	1.0107	0.1500	0.0000	0.8500	0.8411	5.19%	0.2754
	2039	4,297,709	65,877,848	51,290,161	1193.4%	1,719	1,133,574	17,376,098	13,528,415	1193.4%	1.0000	1.0637	1.0107	0.1556	0.0000	0.8444	0.8357	5.16%	0.2638
	2040	3,567,936	60,040,715	45,626,697	1278.8%	1,442	901,857	15,176,323	11,532,933	1278.8%	1.0000	1.0602	1.0107	0.1611	0.0000	0.8389	0.8302	5.13%	0.2528
	2041	2,942,341	54,244,222	40,207,775	1366.5%	1,202	712,989	13,144,485	9,743,167	1366.5%	1.0000	1.0573	1.0107	0.1667	0.0000	0.8333	0.8247	5.10%	0.2423
	2042	2,410,047	48,595,213	35,120,722	1457.3%	995	559,996	11,291,542	8,160,621	1457.3%	1.0000	1.0552	1.0107	0.1723	0.0000	0.8277	0.8191	5.07%	0.2324
	2043	1,960,561	43,188,095	30,435,705	1552.4%	818	436,864	9,623,437	6,781,871	1552.4%	1.0000	1.0540	1.0107	0.1779	0.0000	0.8221	0.8135	5.05%	0.2228
	2044	1,583,904	38,101,287	26,210,674	1654.8%	668	338,403	8,140,378	5,599,937	1654.8%	1.0000	1.0547	1.0107	0.1835	0.0000	0.8165	0.8079	5.02%	0.2137
	2045	1,270,720	33,403,883	22,505,996	1771.1%	542	260,259	6,841,523	4,609,503	1771.1%	1.0000	1.0590	1.0107	0.1890	0.0000	0.8110	0.8023	5.00%	0.2048
	2046	1,012,348	29,150,803	19,331,888	1909.6%	436	198,722	5,722,254	3,794,817	1909.6%	1.0000	1.0668	1.0107	0.1945	0.0000	0.8055	0.7967	4.98%	0.1963
	2047	800,871	25,363,410	16,616,022	2074.7%	349	150,644	4,770,865	3,125,479	2074.7%	1.0000	1.0750	1.0107	0.2000	0.0000	0.8000	0.7911	4.96%	0.1881
	2048	629,142	22,016,555	14,220,467	2260.3%	277	113,388	3,967,948	2,562,893	2260.3%	1.0000	1.0779	1.0107	0.2054	0.0000	0.7946	0.7856	4.95%	0.1802
	2049	490,792	19,054,798	12,079,450	2461.2%	219	84,755	3,290,574	2,086,001	2461.2%	1.0000	1.0774	1.0107	0.2107	0.0000	0.7893	0.7801	4.93%	0.1727
	2050	380,216	16,424,885	10,173,986	2675.8%	172	62,917	2,717,926	1,683,552	2675.8%	1.0000	1.0757	1.0107	0.2160	0.0000	0.7840	0.7747	4.91%	0.1655
	2051	292,539	14,086,802	8,501,127	2906.0%	134	46,383	2,233,520	1,347,888	2906.0%	1.0000	1.0746	1.0107	0.2211	0.0000	0.7789	0.7694	4.90%	0.1586
	2052	223,568	12,012,991	7,043,310	3150.4%	103	33,972	1,825,423	1,070,260	3150.4%	1.0000	1.0727	1.0107	0.2261	0.0000	0.7739	0.7642	4.89%	0.1520
	Past	824,582,167	218,925,141	304,083,661	36.9%	414,482	1,248,046,000	263,790,986	390,747,956	31.3%									
	Future	1,066,586,966	2,734,662,330	2,485,810,483	233.1%	295,999	596,318,346	1,377,656,633	1,317,532,070	220.9%									
	Lifetime	1,891,169,132	2,953,587,471	2,789,894,144	147.5%	710,481	1,844,364,347	1,641,447,619	1,708,280,025	92.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	158,136	0	0	0.0%	252	360,725	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	675,886	0	0	0.0%	665	1,456,528	0	0	0.0%				0.0104		0.9896		5.85%	2.1550
Experience	2000	1,291,636	15,496	44,116	3.4%	990	2,629,579	31,548	89,813	3.4%				0.0246		0.9754		5.85%	2.0359
	2001	1,504,632	23,470	0	0.0%	962	2,893,854	45,139	0	0.0%				0.0428		0.9572		5.85%	1.9233
	2002	1,452,485	25,634	421,815	29.0%	938	2,639,115	46,577	766,424	29.0%				0.0249		0.9751		5.85%	1.8170
	2003	1,404,679	134,990	148,585	10.6%	908	2,411,150	231,712	255,047	10.6%				0.0320		0.9680		5.85%	1.7165
	2004	1,375,813	146,001	7,692	0.6%	890	2,231,037	236,757	12,473	0.6%				0.0198		0.9802		5.85%	1.6216
	2005	1,352,517	139,273	255,225	18.9%	878	2,072,002	213,361	390,994	18.9%				0.0135		0.9865		5.85%	1.5320
	2006	1,330,624	109,493	382,738	28.8%	868	1,925,766	158,465	553,924	28.8%				0.0114		0.9886		5.85%	1.4473
	2007	1,302,785	23,992	95,512	7.3%	851	1,781,234	32,802	130,588	7.3%				0.0196		0.9804		5.85%	1.3673
	2008	1,288,206	321,492	493,698	38.3%	843	1,663,926	415,259	637,690	38.3%				0.0094		0.9906		5.85%	1.2917
	2009	1,269,461	615,986	540,347	42.6%	826	1,549,060	751,657	659,358	42.6%				0.0202		0.9798		5.85%	1.2203
	2010	1,232,060	618,638	931,992	75.6%	805	1,420,303	713,159	1,074,389	75.6%				0.0254		0.9746		5.85%	1.1528
	2011	1,243,615	578,265	1,014,642	81.6%	780	1,354,364	629,762	1,105,000	81.6%				0.0311		0.9689		5.85%	1.0891
	2012	1,438,354	801,068	631,621	43.9%	761	1,479,843	824,175	649,840	43.9%				0.0244		0.9756		5.85%	1.0288
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,384,347	880,374	1,210,200	87.4%	1.0000	1.9908	1.0000	0.0323	0.0000	0.9677	0.9886	5.50%	0.9736
Projected	2014	1,366,169	1,248,228	1,406,553	103.0%	710	1,261,326	1,152,436	1,298,610	103.0%	1.0000	1.1777	1.0000	0.0356	0.0000	0.9644	0.9608	5.47%	0.9233
Future	2015	1,307,802	1,466,183	1,563,276	119.5%	683	1,145,881	1,284,652	1,369,724	119.5%	1.0000	1.1610	1.0000	0.0383	0.0000	0.9617	0.9573	5.43%	0.8762
Experience	2016	1,247,669	1,617,995	1,726,449	138.4%	655	1,038,194	1,346,345	1,436,590	138.4%	1.0000	1.1576	1.0000	0.0411	0.0000	0.9589	0.9540	5.39%	0.8321
	2017	1,185,975	1,749,525	1,904,136	160.6%	626	937,708	1,383,287	1,505,532	160.6%	1.0000	1.1603	1.0000	0.0441	0.0000	0.9559	0.9506	5.36%	0.7907
	2018	1,122,679	1,889,517	2,082,803	185.5%	596	843,490	1,419,631	1,564,850	185.5%	1.0000	1.1555	1.0000	0.0480	0.0000	0.9520	0.9466	5.34%	0.7513
	2019	1,057,623	2,056,075	2,245,328	212.3%	565	754,813	1,467,396	1,602,462	212.3%	1.0000	1.1443	1.0000	0.0523	0.0000	0.9477	0.9421	5.33%	0.7137
	2020	991,781	2,224,197	2,400,163	242.0%	533	672,071	1,507,207	1,626,449	242.0%	1.0000	1.1399	1.0000	0.0560	0.0000	0.9440	0.9377	5.33%	0.6776
	2021	926,432	2,389,220	2,554,091	275.7%	502	595,828	1,536,609	1,642,645	275.7%	1.0000	1.1392	1.0000	0.0590	0.0000	0.9410	0.9341	5.33%	0.6431
	2022	862,349	2,551,199	2,709,024	314.1%	471	526,123	1,556,498	1,652,787	314.1%	1.0000	1.1395	1.0000	0.0621	0.0000	0.9379	0.9308	5.34%	0.6101
	2023	799,763	2,710,958	2,856,261	357.1%	440	462,919	1,569,157	1,653,260	357.1%	1.0000	1.1369	1.0000	0.0653	0.0000	0.9347	0.9274	5.35%	0.5788
	2024	738,891	2,864,727	2,986,630	404.2%	410	405,883	1,573,633	1,640,596	404.2%	1.0000	1.1318	1.0000	0.0688	0.0000	0.9312	0.9239	5.35%	0.5493
	2025	679,936	3,010,082	3,112,275	457.7%	380	354,450	1,569,152	1,622,425	457.7%	1.0000	1.1324	1.0000	0.0724	0.0000	0.9276	0.9202	5.35%	0.5213
	2026	623,086	3,148,062	3,233,666	519.0%	351	308,288	1,557,586	1,599,940	519.0%	1.0000	1.1338	1.0000	0.0761	0.0000	0.9239	0.9164	5.35%	0.4948
	2027	568,514	3,275,813	3,331,977	586.1%	323	267,067	1,538,858	1,565,242	586.1%	1.0000	1.1293	1.0000	0.0801	0.0000	0.9199	0.9124	5.35%	0.4698
	2028	516,372	3,388,999	3,407,996	660.0%	296	230,410	1,512,205	1,520,681	660.0%	1.0000	1.1261	1.0000	0.0842	0.0000	0.9158	0.9083	5.34%	0.4462
	2029	466,795	3,485,402	3,466,685	742.7%	270	197,944	1,477,981	1,470,044	742.7%	1.0000	1.1253	1.0000	0.0885	0.0000	0.9115	0.9040	5.34%	0.4240
	2030	419,897	3,561,386	3,496,333	832.7%	244	169,292	1,435,862	1,409,634	832.7%	1.0000	1.1212	1.0000	0.0930	0.0000	0.9070	0.8995	5.33%	0.4032
	2031	375,770	3,611,851	3,492,124	929.3%	221	144,115	1,385,214	1,339,296	929.3%	1.0000	1.1161	1.0000	0.0977	0.0000	0.9023	0.8949	5.32%	0.3835
	2032	334,485	3,631,234	3,450,935	1031.7%	198	122,099	1,325,534	1,259,718	1031.7%	1.0000	1.1102	1.0000	0.1025	0.0000	0.8975	0.8901	5.30%	0.3650
	2033	296,089	3,615,906	3,373,503	1139.4%	177	102,928	1,256,986	1,172,720	1139.4%	1.0000	1.1043	1.0000	0.1075	0.0000	0.8925	0.8852	5.29%	0.3476
	2034	260,599	3,566,449	3,268,186	1254.1%	157	86,305	1,181,131	1,082,353	1254.1%	1.0000	1.1007	1.0000	0.1126	0.0000	0.8874	0.8801	5.27%	0.3312
	2035	228,009	3,483,939	3,131,603	1373.5%	138	71,970	1,099,690	988,477	1373.5%	1.0000	1.0952	1.0000	0.1179	0.0000	0.8821	0.8749	5.26%	0.3156
	2036	198,280	3,370,247	2,968,903	1497.3%	121	59,710	1,014,924	894,062	1497.3%	1.0000	1.0902	1.0000	0.1232	0.0000	0.8768	0.8696	5.24%	0.3011
	2037	171,348	3,230,476	2,794,050	1630.6%	106	49,308	929,610	804,023	1630.6%	1.0000	1.0890	1.0000	0.1287	0.0000	0.8713	0.8642	5.22%	0.2878
	2038	147,123	3,069,135	2,603,780	1769.8%	91	40,514	845,174	717,025	1769.8%	1.0000	1.0853	1.0000	0.1343	0.0000	0.8657	0.8586	5.19%	0.2754
	2039	125,490	2,888,372	2,396,279	1909.5%	79	33,100	761,844	632,048	1909.5%	1.0000	1.0790	1.0000	0.1399	0.0000	0.8601	0.8530	5.16%	0.2638
	2040	106,317	2,691,411	2,180,376	2050.8%	67	26,874	680,300	551,127	2050.8%	1.0000	1.0740	1.0000	0.1456	0.0000	0.8544	0.8472	5.13%	0.2528
	2041	89,456	2,483,843	1,964,391	2195.9%	57	21,677	601,886	476,012	2195.9%	1.0000	1.0708	1.0000	0.1513	0.0000	0.8487	0.8414	5.10%	0.2423
	2042	74,744	2,270,779	1,750,893	2342.5%	48	17,367	527,636	406,836	2342.5%	1.0000	1.0668	1.0000	0.1570	0.0000	0.8430	0.8355	5.07%	0.2324
	2043	62,010	2,057,174	1,546,023	2493.2%	40	13,818	458,392	344,494	2493.2%	1.0000	1.0643	1.0000	0.1627	0.0000	0.8373	0.8296	5.05%	0.2228
	2044	51,081	1,847,815	1,354,176	2651.0%	33	10,914	394,788	289,321	2651.0%	1.0000	1.0633	1.0000	0.1684	0.0000	0.8316	0.8238	5.02%	0.2137
	2045	41,780	1,648,099	1,185,146	2836.7%	28	8,557	337,551	242,732	2836.7%	1.0000	1.0700	1.0000	0.1739	0.0000	0.8261	0.8179	5.00%	0.2048
	2046	33,931	1,463,385	1,039,722	3064.2%	23	6,661	287,260	204,096	3064.2%	1.0000	1.0802	1.0000	0.1793	0.0000	0.8207	0.8121	4.98%	0.1963
	2047	27,365	1,296,291	913,876	3339.6%	19	5,147	243,833	171,900	3339.6%	1.0000	1.0899	1.0000	0.1846	0.0000	0.8154	0.8065	4.96%	0.1881
	2048	21,919	1,146,276	800,664	3652.9%	15	3,950	206,588	144,300	3652.9%	1.0000	1.0938	1.0000	0.1897	0.0000	0.8103	0.8010	4.95%	0.1802
	2049	17,439	1,011,354	697,120	3997.5%	12	3,011	174,651	120,386	3997.5%	1.0000	1.0944	1.0000	0.1947	0.0000	0.8053	0.7956	4.93%	0.1727
	2050	13,784	889,090	600,470	4356.3%	10	2,281	147,123	99,364	4356.3%	1.0000	1.0897	1.0000	0.1994	0.0000	0.8006	0.7904	4.91%	0.1655
	2051	10,827	777,964	513,140	4739.6%	8	1,717	123,349	81,360	4739.6%	1.0000	1.0880	1.0000	0.2039	0.0000	0.7961	0.7854	4.90%	0.1586
	2052	8,452	677,073	435,562	5153.2%	6	1,284	102,884	66,185	5153.2%	1.0000	1.0873	1.0000	0.2082	0.0000	0.7918	0.7807	4.89%	0.1520
	Past	18,320,889	3,553,798	4,967,982	27.1%	12,217	27,868,486	4,330,372	6,325,541	22.7%									
	Future	18,999,933	94,269,993	88,187,600	464.1%	10,443	12,389,339	39,855,215	39,479,510	318.7%									
	Lifetime	37,320,822	97,823,791	93,155,582	249.6%	22,660	40,257,825	44,185,588	45,805,050	113.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 32.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest					Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%					0.0000		1.0000		5.85%	2.4146
	1998	158,136	0	0	0.0%	252	360,725	0	0	0.0%					0.0118		0.9882		5.85%	2.2811
Historical	1999	675,886	0	0	0.0%	665	1,456,528	0	0	0.0%					0.0104		0.9896		5.85%	2.1550
Experience	2000	1,291,636	15,496	44,116	3.4%	990	2,629,579	31,548	89,813	3.4%					0.0246		0.9754		5.85%	2.0359
	2001	1,504,632	23,470	0	0.0%	962	2,893,854	45,139	0	0.0%					0.0428		0.9572		5.85%	1.9233
	2002	1,452,485	25,634	421,815	29.0%	938	2,639,115	46,577	766,424	29.0%					0.0249		0.9751		5.85%	1.8170
	2003	1,404,679	134,990	148,585	10.6%	908	2,411,150	231,712	255,047	10.6%					0.0320		0.9680		5.85%	1.7165
	2004	1,375,813	146,001	7,692	0.6%	890	2,231,037	236,757	12,473	0.6%					0.0198		0.9802		5.85%	1.6216
	2005	1,352,517	139,273	255,225	18.9%	878	2,072,002	213,361	390,994	18.9%					0.0135		0.9865		5.85%	1.5320
	2006	1,330,624	109,493	382,738	28.8%	868	1,925,766	158,465	553,924	28.8%					0.0114		0.9886		5.85%	1.4473
	2007	1,302,785	23,992	95,512	7.3%	851	1,781,234	32,802	130,588	7.3%					0.0196		0.9804		5.85%	1.3673
	2008	1,288,206	321,492	493,698	38.3%	843	1,663,926	415,259	637,690	38.3%					0.0094		0.9906		5.85%	1.2917
	2009	1,269,461	615,986	540,347	42.6%	826	1,549,060	751,657	659,358	42.6%					0.0202		0.9798		5.85%	1.2203
	2010	1,232,060	618,638	931,992	75.6%	805	1,420,303	713,159	1,074,389	75.6%					0.0254		0.9746		5.85%	1.1528
	2011	1,243,615	578,265	1,014,642	81.6%	780	1,354,364	629,762	1,105,000	81.6%					0.0311		0.9689		5.85%	1.0891
	2012	1,438,354	801,068	631,621	43.9%	761	1,479,843	824,175	649,840	43.9%					0.0244		0.9756		5.85%	1.0288
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,384,347	880,374	1,210,200	87.4%		1.0000	1.9908	1.0000	0.0323	0.0000	0.9677	0.9886	5.50%	0.9736
Projected	2014	1,538,575	1,243,313	1,384,423	90.0%	703	1,420,501	1,147,898	1,278,179	90.0%		1.1548	1.1764	1.0053	0.0356	0.0100	0.9548	0.9418	5.47%	0.9233
Future	2015	1,656,511	1,447,054	1,513,779	91.4%	676	1,451,415	1,267,892	1,326,356	91.4%		1.1447	1.1562	1.0107	0.0383	0.0000	0.9617	0.9357	5.43%	0.8762
Experience	2016	1,580,345	1,582,603	1,671,786	105.8%	648	1,315,015	1,316,895	1,391,105	105.8%		1.0000	1.1454	1.0107	0.0411	0.0000	0.9589	0.9540	5.39%	0.8321
	2017	1,502,200	1,702,025	1,843,847	122.7%	620	1,187,735	1,345,730	1,457,864	122.7%		1.0000	1.1481	1.0107	0.0441	0.0000	0.9559	0.9506	5.36%	0.7907
	2018	1,422,027	1,832,980	2,016,857	141.8%	590	1,068,396	1,377,154	1,515,304	141.8%		1.0000	1.1433	1.0107	0.0480	0.0000	0.9520	0.9466	5.34%	0.7513
	2019	1,339,625	1,992,421	2,174,236	162.3%	559	956,074	1,421,966	1,551,725	162.3%		1.0000	1.1323	1.0107	0.0523	0.0000	0.9477	0.9421	5.33%	0.7137
	2020	1,256,226	2,154,473	2,324,169	185.0%	528	851,271	1,459,960	1,574,952	185.0%		1.0000	1.1279	1.0107	0.0560	0.0000	0.9440	0.9377	5.33%	0.6776
	2021	1,173,453	2,314,038	2,473,223	210.8%	497	754,698	1,488,256	1,590,636	210.8%		1.0000	1.1272	1.0107	0.0590	0.0000	0.9410	0.9341	5.33%	0.6431
	2022	1,092,284	2,470,739	2,623,251	240.2%	466	666,407	1,507,408	1,600,457	240.2%		1.0000	1.1275	1.0107	0.0621	0.0000	0.9379	0.9308	5.34%	0.6101
	2023	1,013,010	2,625,343	2,765,826	273.0%	435	586,350	1,519,601	1,600,915	273.0%		1.0000	1.1249	1.0107	0.0653	0.0000	0.9347	0.9274	5.35%	0.5788
	2024	935,907	2,774,180	2,892,067	309.0%	405	514,106	1,523,894	1,588,651	309.0%		1.0000	1.1198	1.0107	0.0688	0.0000	0.9312	0.9239	5.35%	0.5493
	2025	861,232	2,914,889	3,013,734	349.9%	376	448,959	1,519,528	1,571,056	349.9%		1.0000	1.1205	1.0107	0.0724	0.0000	0.9276	0.9202	5.35%	0.5213
	2026	789,225	3,048,470	3,131,281	396.8%	348	390,489	1,508,310	1,549,283	396.8%		1.0000	1.1218	1.0107	0.0761	0.0000	0.9239	0.9164	5.35%	0.4948
	2027	720,101	3,172,155	3,226,480	448.1%	320	338,277	1,490,164	1,515,683	448.1%		1.0000	1.1174	1.0107	0.0801	0.0000	0.9199	0.9124	5.35%	0.4698
	2028	654,056	3,281,741	3,300,092	504.6%	293	291,846	1,464,345	1,472,533	504.6%		1.0000	1.1142	1.0107	0.0842	0.0000	0.9158	0.9083	5.34%	0.4462
	2029	591,259	3,375,080	3,356,923	567.8%	267	250,723	1,431,199	1,423,500	567.8%		1.0000	1.1134	1.0107	0.0885	0.0000	0.9115	0.9040	5.34%	0.4240
	2030	531,857	3,448,649	3,385,632	636.6%	242	214,431	1,390,409	1,365,002	636.6%		1.0000	1.1094	1.0107	0.0930	0.0000	0.9070	0.8995	5.33%	0.4032
	2031	475,964	3,497,509	3,381,556	710.5%	218	182,541	1,341,361	1,296,891	710.5%		1.0000	1.1043	1.0107	0.0977	0.0000	0.9023	0.8949	5.32%	0.3835
	2032	423,671	3,516,272	3,341,671	788.7%	196	154,656	1,283,569	1,219,833	788.7%		1.0000	1.0985	1.0107	0.1025	0.0000	0.8975	0.8901	5.30%	0.3650
	2033	375,037	3,501,426	3,266,691	871.0%	175	130,373	1,217,189	1,135,589	871.0%		1.0000	1.0927	1.0107	0.1075	0.0000	0.8925	0.8852	5.29%	0.3476
	2034	330,085	3,453,532	3,164,709	958.8%	155	109,317	1,143,735	1,048,084	958.8%		1.0000	1.0891	1.0107	0.1126	0.0000	0.8874	0.8801	5.27%	0.3312
	2035	288,804	3,373,633	3,032,450	1050.0%	137	91,160	1,064,872	957,180	1050.0%		1.0000	1.0836	1.0107	0.1179	0.0000	0.8821	0.8749	5.26%	0.3156
	2036	251,149	3,263,540	2,874,901	1144.7%	120	75,631	982,790	865,754	1144.7%		1.0000	1.0787	1.0107	0.1232	0.0000	0.8768	0.8696	5.24%	0.3011
	2037	217,036	3,128,194	2,705,585	1246.6%	105	62,455	900,177	778,566	1246.6%		1.0000	1.0775	1.0107	0.1287	0.0000	0.8713	0.8642	5.22%	0.2878
	2038	186,351	2,971,961	2,521,339	1353.0%	91	51,317	818,414	694,323	1353.0%		1.0000	1.0739	1.0107	0.1343	0.0000	0.8657	0.8586	5.19%	0.2754
	2039	158,950	2,796,921	2,320,408	1459.8%	78	41,925	737,722	612,036	1459.8%		1.0000	1.0676	1.0107	0.1399	0.0000	0.8601	0.8530	5.16%	0.2638
	2040	134,666	2,606,196	2,111,341	1567.8%	67	34,039	658,761	533,678	1567.8%		1.0000	1.0627	1.0107	0.1456	0.0000	0.8544	0.8472	5.13%	0.2528
	2041	113,308	2,405,200	1,902,194	1678.8%	56	27,457	582,829	460,941	1678.8%		1.0000	1.0595	1.0107	0.1513	0.0000	0.8487	0.8414	5.10%	0.2423
	2042	94,673	2,198,882	1,695,456	1790.9%	48	21,998	510,930	393,955	1790.9%		1.0000	1.0555	1.0107	0.1570	0.0000	0.8430	0.8355	5.07%	0.2324
	2043	78,545	1,992,039	1,497,073	1906.0%	40	17,502	443,878	333,587	1906.0%		1.0000	1.0531	1.0107	0.1627	0.0000	0.8373	0.8296	5.05%	0.2228
	2044	64,701	1,789,310	1,311,300	2026.7%	33	13,823	382,288	280,161	2026.7%		1.0000	1.0521	1.0107	0.1684	0.0000	0.8316	0.8238	5.02%	0.2137
	2045	52,920	1,595,916	1,147,622	2168.6%	27	10,839	326,863	235,047	2168.6%		1.0000	1.0587	1.0107	0.1739	0.0000	0.8261	0.8179	5.00%	0.2048
	2046	42,978	1,417,051	1,006,802	2342.6%	22	8,437	278,165	197,634	2342.6%		1.0000	1.0688	1.0107	0.1793	0.0000	0.8207	0.8121	4.98%	0.1963
	2047	34,662	1,255,248	884,941	2553.1%	18	6,520	236,112	166,458	2553.1%		1.0000	1.0784	1.0107	0.1846	0.0000	0.8154	0.8065	4.96%	0.1881
	2048	27,763	1,109,982	775,313	2792.6%	15	5,004	200,047	139,731	2792.6%		1.0000	1.0823	1.0107	0.1897	0.0000	0.8103	0.8010	4.95%	0.1802
	2049	22,089	979,332	675,048	3056.1%	12	3,814	169,121	116,574	3056.1%		1.0000	1.0828	1.0107	0.1947	0.0000	0.8053	0.7956	4.93%	0.1727
	2050	17,459	860,940	581,458	3330.3%	10	2,889	142,465	96,217	3330.3%		1.0000	1.0782	1.0107	0.1994	0.0000	0.8006	0.7904	4.91%	0.1655
	2051	13,713	753,332	496,893	3623.4%	8	2,174	119,444	78,784	3623.4%		1.0000	1.0765	1.0107	0.2039	0.0000	0.7961	0.7854	4.90%	0.1586
	2052	10,706	655,635	421,772	3939.6%	6	1,627	99,626	64,090	3939.6%		1.0000	1.0758	1.0107	0.2082	0.0000	0.7918	0.7807	4.89%	0.1520
	Past	18,320,889	3,553,798	4,967,982	27.1%	12,217	27,868,486	4,330,372	6,325,541	22.7%										
	Future	28,241,369	87,476,686	81,710,031	289.3%	10,165	15,146,539	38,701,345	38,288,511	252.8%										
	Lifetime	46,562,258	91,030,484	86,678,013	186.2%	22,382	43,015,025	43,031,717	44,614,051	103.7%										

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	2,400	0	4,347	181.1%
1998	7,721,639	232,168	2,215,296	31.7%
1999	30,794,061	858,900	14,528,712	50.0%
2000	54,003,721	3,780,873	33,366,737	68.8%
2001	62,923,203	5,217,615	49,067,661	86.3%
2002	61,422,501	8,541,495	53,170,704	100.5%
2003	60,056,845	9,988,554	53,713,597	106.1%
2004	62,503,951	11,245,191	53,422,497	103.5%
2005	64,399,830	17,143,967	52,734,535	108.5%
2006	62,836,089	17,919,412	54,812,095	115.7%
2007	61,928,944	27,152,207	57,059,859	136.0%
2008	61,117,446	28,447,079	58,213,854	141.8%
2009	60,082,698	35,483,747	57,636,029	155.0%
2010	58,726,722	43,786,333	57,802,988	173.0%
2011	56,710,797	47,959,838	56,230,360	183.7%
2012	59,351,320	46,326,283	60,513,159	180.0%
Total	824,582,167	304,083,661	714,492,431	123.5%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	0	0	0	0.0%
1998	158,136	0	53,841	34.0%
1999	675,886	0	340,038	50.3%
2000	1,291,636	44,116	798,705	65.3%
2001	1,504,632	0	1,237,699	82.3%
2002	1,452,485	421,815	1,351,882	122.1%
2003	1,404,679	148,585	1,340,182	106.0%
2004	1,375,813	7,692	1,436,446	105.0%
2005	1,352,517	255,225	1,519,141	131.2%
2006	1,330,624	382,738	1,576,661	147.3%
2007	1,302,785	95,512	1,591,008	129.5%
2008	1,288,206	493,698	1,779,952	176.5%
2009	1,269,461	540,347	1,707,705	177.1%
2010	1,232,060	931,992	1,658,170	210.2%
2011	1,243,615	1,014,642	1,671,157	216.0%
2012	1,438,354	631,621	1,844,833	172.2%
Total	18,320,889	4,967,982	19,907,420	135.8%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	206.71	189.48	172.26	18-39	20.67	18.95	17.23
40	206.71	189.48	172.26	40	20.67	18.95	17.23
41	215.32	198.10	180.87	41	21.53	19.81	18.09
42	223.93	206.71	189.48	42	22.39	20.67	18.95
43	232.55	215.32	198.10	43	23.25	21.53	19.81
44	241.16	223.93	206.71	44	24.12	22.39	20.67
45	249.77	232.55	215.32	45	24.98	23.25	21.53
46	258.38	241.16	215.32	46	25.84	24.12	21.53
47	258.38	241.16	223.93	47	25.84	24.12	22.39
48	267.00	249.77	232.55	48	26.70	24.98	23.25
49	275.61	258.38	241.16	49	27.56	25.84	24.12
50	284.22	267.00	249.77	50	28.42	26.70	24.98
51	301.45	284.22	267.00	51	30.14	28.42	26.70
52	318.67	301.45	275.61	52	31.87	30.14	27.56
53	335.90	318.67	292.84	53	33.59	31.87	29.28
54	353.13	327.29	301.45	54	35.31	32.73	30.14
55	361.74	335.90	310.06	55	36.17	33.59	31.01
56	387.58	361.74	335.90	56	38.76	36.17	33.59
57	422.03	396.19	361.74	57	42.20	39.62	36.17
58	447.87	422.03	387.58	58	44.79	42.20	38.76
59	482.32	447.87	413.42	59	48.23	44.79	41.34
60	508.16	473.71	439.25	60	50.82	47.37	43.93
61	551.22	516.77	473.71	61	55.12	51.68	47.37
62	585.67	551.22	508.16	62	58.57	55.12	50.82
63	628.74	585.67	542.61	63	62.87	58.57	54.26
64	671.80	628.74	577.06	64	67.18	62.87	57.71
65	714.86	663.19	611.51	65	71.49	66.32	61.15
66	783.77	732.09	671.80	66	78.38	73.21	67.18
67	861.28	800.99	732.09	67	86.13	80.10	73.21
68	938.80	869.90	800.99	68	93.88	86.99	80.10
69	1,024.93	947.41	869.90	69	102.49	94.74	86.99

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,119.67	1,033.54	947.41	70	111.97	103.35	94.74
71	1,248.86	1,154.12	1,059.38	71	124.89	115.41	105.94
72	1,378.05	1,283.31	1,179.96	72	137.81	128.33	118.00
73	1,533.08	1,429.73	1,317.76	73	153.31	142.97	131.78
74	1,696.73	1,584.76	1,464.18	74	169.67	158.48	146.42
75	1,877.60	1,757.02	1,627.82	75	187.76	175.70	162.78
76	2,092.92	1,955.11	1,808.69	76	209.29	195.51	180.87
77	2,325.46	2,170.43	2,015.40	77	232.55	217.04	201.54
78	2,583.85	2,411.59	2,239.34	78	258.38	241.16	223.93
79	2,876.69	2,687.20	2,489.11	79	287.67	268.72	248.91
80		2,980.04	2,756.11	80	319.54	298.00	275.61
81		3,307.33	3,066.17	81	354.85	330.73	306.62
82		3,669.07	3,393.46	82	393.61	366.91	339.35
83		4,073.87	3,772.42	83	436.67	407.39	377.24
84		4,513.12	4,177.22	84	484.04	451.31	417.72
				85	536.58	500.41	463.37
				86	603.76	563.28	521.94
				87	679.55	633.90	586.53
				88	764.82	713.14	660.60
				89	859.56	801.85	742.43
				90	967.22	901.76	835.44
				91	1,087.80	1,014.59	939.66
				92	1,223.88	1,142.06	1,057.66
				93	1,377.19	1,284.17	1,189.43
				94	1,549.45	1,445.23	1,337.57
				95	1,743.24	1,625.24	1,505.52
				96	1,960.28	1,828.50	1,693.28
				97	2,205.75	2,056.74	1,905.16
				98	2,481.36	2,314.27	2,142.87
				99	2,791.42	2,603.66	2,410.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	241.16	232.55	215.32	18-39	24.12	23.25	21.53
40	241.16	232.55	215.32	40	24.12	23.25	21.53
41	258.38	241.16	223.93	41	25.84	24.12	22.39
42	267.00	249.77	232.55	42	26.70	24.98	23.25
43	275.61	258.38	241.16	43	27.56	25.84	24.12
44	284.22	267.00	249.77	44	28.42	26.70	24.98
45	292.84	275.61	258.38	45	29.28	27.56	25.84
46	301.45	284.22	267.00	46	30.14	28.42	26.70
47	310.06	292.84	275.61	47	31.01	29.28	27.56
48	327.29	310.06	284.22	48	32.73	31.01	28.42
49	335.90	318.67	292.84	49	33.59	31.87	29.28
50	344.51	327.29	301.45	50	34.45	32.73	30.14
51	361.74	344.51	318.67	51	36.17	34.45	31.87
52	378.96	361.74	335.90	52	37.90	36.17	33.59
53	396.19	370.35	344.51	53	39.62	37.04	34.45
54	413.42	387.58	361.74	54	41.34	38.76	36.17
55	430.64	404.80	370.35	55	43.06	40.48	37.04
56	465.09	439.25	404.80	56	46.51	43.93	40.48
57	499.54	465.09	430.64	57	49.95	46.51	43.06
58	534.00	499.54	465.09	58	53.40	49.95	46.51
59	568.45	534.00	490.93	59	56.84	53.40	49.09
60	602.90	568.45	525.38	60	60.29	56.84	52.54
61	654.58	611.51	568.45	61	65.46	61.15	56.84
62	697.64	654.58	602.90	62	69.76	65.46	60.29
63	749.32	697.64	645.96	63	74.93	69.76	64.60
64	800.99	749.32	697.64	64	80.10	74.93	69.76
65	852.67	800.99	740.70	65	85.27	80.10	74.07
66	947.41	887.12	818.22	66	94.74	88.71	81.82
67	1,042.15	973.25	895.73	67	104.22	97.32	89.57
68	1,154.12	1,067.99	981.86	68	115.41	106.80	98.19
69	1,266.09	1,171.34	1,076.60	69	126.61	117.13	107.66

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,395.28	1,291.92	1,179.96	70	139.53	129.19	118.00
71	1,558.92	1,446.96	1,326.38	71	155.89	144.70	132.64
72	1,731.18	1,610.60	1,481.41	72	173.12	161.06	148.14
73	1,929.27	1,791.47	1,653.66	73	192.93	179.15	165.37
74	2,144.59	1,998.18	1,843.15	74	214.46	199.82	184.31
75	2,377.14	2,222.11	2,058.47	75	237.71	222.21	205.85
76	2,644.14	2,471.88	2,291.01	76	264.41	247.19	229.10
77	2,936.98	2,747.49	2,549.40	77	293.70	274.75	254.94
78	3,264.26	3,048.94	2,825.01	78	326.43	304.89	282.50
79	3,634.61	3,393.46	3,143.68	79	363.46	339.35	314.37
				80	403.08	376.38	348.82
				81	446.14	416.00	385.85
				82	492.65	459.93	426.34
				83	544.33	508.16	471.12
				84	602.04	561.56	521.08
				85	664.91	620.12	575.34
				86	748.45	697.64	647.68
				87	842.33	785.49	728.65
				88	947.41	883.68	819.94
				89	1,065.41	993.92	922.43
				90	1,198.91	1,117.95	1,036.98
				91	1,348.77	1,257.47	1,167.04
				92	1,516.72	1,415.09	1,312.60
				93	1,706.20	1,591.65	1,476.24
				94	1,919.80	1,790.61	1,661.41
				95	2,159.24	2,014.54	1,868.98
				96	2,429.68	2,266.04	2,102.39
				97	2,732.85	2,549.40	2,365.08
				98	3,074.78	2,868.07	2,660.50
				99	3,458.91	3,226.37	2,992.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	361.74	344.51	318.67	43	36.17	34.45	31.87
44	378.96	353.13	327.29	44	37.90	35.31	32.73
45	387.58	361.74	335.90	45	38.76	36.17	33.59
46	396.19	370.35	344.51	46	39.62	37.04	34.45
47	413.42	387.58	361.74	47	41.34	38.76	36.17
48	422.03	396.19	370.35	48	42.20	39.62	37.04
49	439.25	413.42	378.96	49	43.93	41.34	37.90
50	447.87	422.03	387.58	50	44.79	42.20	38.76
51	465.09	439.25	404.80	51	46.51	43.93	40.48
52	482.32	456.48	422.03	52	48.23	45.65	42.20
53	499.54	465.09	430.64	53	49.95	46.51	43.06
54	516.77	482.32	447.87	54	51.68	48.23	44.79
55	534.00	499.54	456.48	55	53.40	49.95	45.65
56	577.06	534.00	490.93	56	57.71	53.40	49.09
57	620.12	577.06	525.38	57	62.01	57.71	52.54
58	663.19	620.12	568.45	58	66.32	62.01	56.84
59	714.86	663.19	602.90	59	71.49	66.32	60.29
60	757.93	706.25	645.96	60	75.79	70.63	64.60
61	818.22	757.93	697.64	61	81.82	75.79	69.76
62	869.90	809.61	749.32	62	86.99	80.96	74.93
63	930.19	869.90	800.99	63	93.02	86.99	80.10
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,059.38	990.48	912.96	65	105.94	99.05	91.30
66	1,171.34	1,093.83	1,007.70	66	117.13	109.38	100.77
67	1,291.92	1,205.80	1,111.06	67	129.19	120.58	111.11
68	1,429.73	1,326.38	1,223.02	68	142.97	132.64	122.30
69	1,576.15	1,464.18	1,343.60	69	157.61	146.42	134.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,731.18	1,601.99	1,472.79	70	173.12	160.20	147.28
71	1,937.89	1,800.08	1,653.66	71	193.79	180.01	165.37
72	2,161.82	2,006.79	1,851.76	72	216.18	200.68	185.18
73	2,420.21	2,256.56	2,084.30	73	242.02	225.66	208.43
74	2,704.43	2,523.56	2,334.08	74	270.44	252.36	233.41
75	3,014.49	2,816.40	2,609.69	75	301.45	281.64	260.97
76	3,359.00	3,135.07	2,902.52	76	335.90	313.51	290.25
77	3,729.36	3,479.58	3,229.81	77	372.94	347.96	322.98
78	4,142.77	3,867.16	3,591.55	78	414.28	386.72	359.16
79	4,607.86	4,306.42	3,996.35	79	460.79	430.64	399.64
				80	511.60	478.01	443.56
				81	570.17	532.27	494.38
				82	634.77	592.56	550.36
				83	707.11	660.60	613.23
				84	788.07	735.54	683.00
				85	876.79	819.08	760.51
				86	987.03	921.57	856.12
				87	1,110.19	1,036.98	962.91
				88	1,248.86	1,167.04	1,083.49
				89	1,404.75	1,312.60	1,218.72
				90	1,580.45	1,476.24	1,371.16
				91	1,777.69	1,660.55	1,542.56
				92	1,999.90	1,868.12	1,734.62
				93	2,249.67	2,102.39	1,951.67
				94	2,531.31	2,365.08	2,195.41
				95	2,847.40	2,660.50	2,470.16
				96	3,203.11	2,992.96	2,778.50
				97	3,603.61	3,366.76	3,126.46
				98	4,054.06	3,787.92	3,516.62
				99	4,561.35	4,260.77	3,955.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	422.03	396.19	370.35	18-39	42.20	39.62	37.04
40	422.03	396.19	370.35	40	42.20	39.62	37.04
41	439.25	413.42	387.58	41	43.93	41.34	38.76
42	456.48	430.64	396.19	42	45.65	43.06	39.62
43	465.09	439.25	413.42	43	46.51	43.93	41.34
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	490.93	465.09	439.25	45	49.09	46.51	43.93
46	508.16	482.32	447.87	46	50.82	48.23	44.79
47	525.38	499.54	465.09	47	52.54	49.95	46.51
48	542.61	516.77	482.32	48	54.26	51.68	48.23
49	559.83	534.00	499.54	49	55.98	53.40	49.95
50	568.45	542.61	508.16	50	56.84	54.26	50.82
51	602.90	568.45	534.00	51	60.29	56.84	53.40
52	628.74	594.29	559.83	52	62.87	59.43	55.98
53	654.58	620.12	585.67	53	65.46	62.01	58.57
54	689.03	654.58	611.51	54	68.90	65.46	61.15
55	714.86	680.41	637.35	55	71.49	68.04	63.73
56	766.54	723.48	680.41	56	76.65	72.35	68.04
57	809.61	766.54	723.48	57	80.96	76.65	72.35
58	861.28	818.22	766.54	58	86.13	81.82	76.65
59	921.57	869.90	818.22	59	92.16	86.99	81.82
60	973.25	921.57	861.28	60	97.32	92.16	86.13
61	1,050.77	990.48	930.19	61	105.08	99.05	93.02
62	1,128.28	1,067.99	999.09	62	112.83	106.80	99.91
63	1,214.41	1,145.51	1,076.60	63	121.44	114.55	107.66
64	1,300.54	1,231.63	1,154.12	64	130.05	123.16	115.41
65	1,395.28	1,317.76	1,240.25	65	139.53	131.78	124.02
66	1,541.70	1,455.57	1,360.83	66	154.17	145.56	136.08
67	1,688.11	1,593.37	1,490.02	67	168.81	159.34	149.00
68	1,860.37	1,748.40	1,636.44	68	186.04	174.84	163.64
69	2,041.24	1,920.66	1,791.47	69	204.12	192.07	179.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,239.34	2,101.53	1,955.11	70	223.93	210.15	195.51
71	2,497.72	2,342.69	2,187.66	71	249.77	234.27	218.77
72	2,790.56	2,626.91	2,454.66	72	279.06	262.69	245.47
73	3,109.23	2,928.36	2,738.88	73	310.92	292.84	273.89
74	3,462.36	3,264.26	3,066.17	74	346.24	326.43	306.62
75	3,858.55	3,643.23	3,427.91	75	385.85	364.32	342.79
76	4,297.80	4,056.64	3,815.48	76	429.78	405.66	381.55
77	4,771.51	4,504.51	4,237.51	77	477.15	450.45	423.75
78	5,305.50	5,012.67	4,711.22	78	530.55	501.27	471.12
79	5,899.79	5,572.50	5,245.21	79	589.98	557.25	524.52
				80	655.44	619.26	582.23
				81	728.65	688.17	647.68
				82	810.47	765.68	720.03
				83	900.90	850.95	800.13
				84	1,001.67	945.69	889.71
				85	1,112.78	1,050.77	988.75
				86	1,252.31	1,182.54	1,112.78
				87	1,409.06	1,330.68	1,251.44
				88	1,584.76	1,496.91	1,408.20
				89	1,782.86	1,683.81	1,583.90
				90	2,005.93	1,893.96	1,781.99
				91	2,256.56	2,130.81	2,005.07
				92	2,538.20	2,396.95	2,255.70
				93	2,855.15	2,696.68	2,537.34
				94	3,212.59	3,033.44	2,854.29
				95	3,613.94	3,412.40	3,210.86
				96	4,065.26	3,838.74	3,612.22
				97	4,573.41	4,319.33	4,064.39
				98	5,145.30	4,858.50	4,571.69
				99	5,788.68	5,465.70	5,143.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	301.45	284.22	258.38	18-39	30.14	28.42	25.84
40	301.45	284.22	258.38	40	30.14	28.42	25.84
41	318.67	301.45	275.61	41	31.87	30.14	27.56
42	327.29	310.06	284.22	42	32.73	31.01	28.42
43	344.51	318.67	292.84	43	34.45	31.87	29.28
44	361.74	335.90	301.45	44	36.17	33.59	30.14
45	370.35	344.51	318.67	45	37.04	34.45	31.87
46	387.58	361.74	327.29	46	38.76	36.17	32.73
47	404.80	378.96	344.51	47	40.48	37.90	34.45
48	422.03	387.58	353.13	48	42.20	38.76	35.31
49	430.64	404.80	370.35	49	43.06	40.48	37.04
50	447.87	413.42	378.96	50	44.79	41.34	37.90
51	473.71	439.25	396.19	51	47.37	43.93	39.62
52	490.93	456.48	413.42	52	49.09	45.65	41.34
53	508.16	473.71	430.64	53	50.82	47.37	43.06
54	525.38	490.93	447.87	54	52.54	49.09	44.79
55	542.61	508.16	465.09	55	54.26	50.82	46.51
56	585.67	542.61	499.54	56	58.57	54.26	49.95
57	620.12	577.06	534.00	57	62.01	57.71	53.40
58	654.58	611.51	568.45	58	65.46	61.15	56.84
59	697.64	654.58	602.90	59	69.76	65.46	60.29
60	740.70	689.03	637.35	60	74.07	68.90	63.73
61	800.99	749.32	689.03	61	80.10	74.93	68.90
62	861.28	800.99	740.70	62	86.13	80.10	74.07
63	930.19	861.28	792.38	63	93.02	86.13	79.24
64	999.09	930.19	852.67	64	99.91	93.02	85.27
65	1,067.99	990.48	912.96	65	106.80	99.05	91.30
66	1,162.73	1,085.22	999.09	66	116.27	108.52	99.91
67	1,266.09	1,171.34	1,076.60	67	126.61	117.13	107.66
68	1,369.44	1,274.70	1,171.34	68	136.94	127.47	117.13
69	1,490.02	1,386.67	1,274.70	69	149.00	138.67	127.47

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,610.60	1,498.63	1,378.05	70	161.06	149.86	137.81
71	1,782.86	1,653.66	1,524.47	71	178.29	165.37	152.45
72	1,972.34	1,834.53	1,688.11	72	197.23	183.45	168.81
73	2,170.43	2,024.02	1,868.98	73	217.04	202.40	186.90
74	2,402.98	2,230.72	2,058.47	74	240.30	223.07	205.85
75	2,644.14	2,463.27	2,273.79	75	264.41	246.33	227.38
76	2,980.04	2,773.33	2,558.01	76	298.00	277.33	255.80
77	3,341.78	3,109.23	2,876.69	77	334.18	310.92	287.67
78	3,763.81	3,496.81	3,229.81	78	376.38	349.68	322.98
79	4,228.90	3,927.45	3,626.00	79	422.89	392.75	362.60
80		4,409.77	4,073.87	80		440.98	407.39
81		4,866.25	4,495.90	81		486.62	449.59
82		5,365.79	4,960.99	82		536.58	496.10
83		5,917.01	5,477.76	83		591.70	547.78
84		6,519.91	6,046.21	84		651.99	604.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	370.35	344.51	318.67	18-39	37.04	34.45	31.87
40	370.35	344.51	318.67	40	37.04	34.45	31.87
41	387.58	361.74	335.90	41	38.76	36.17	33.59
42	404.80	378.96	353.13	42	40.48	37.90	35.31
43	422.03	396.19	361.74	43	42.20	39.62	36.17
44	439.25	413.42	378.96	44	43.93	41.34	37.90
45	456.48	430.64	396.19	45	45.65	43.06	39.62
46	473.71	439.25	404.80	46	47.37	43.93	40.48
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	516.77	482.32	439.25	48	51.68	48.23	43.93
49	534.00	499.54	456.48	49	53.40	49.95	45.65
50	551.22	516.77	473.71	50	55.12	51.68	47.37
51	577.06	542.61	499.54	51	57.71	54.26	49.95
52	602.90	559.83	516.77	52	60.29	55.98	51.68
53	628.74	585.67	534.00	53	62.87	58.57	53.40
54	645.96	602.90	551.22	54	64.60	60.29	55.12
55	671.80	620.12	568.45	55	67.18	62.01	56.84
56	723.48	671.80	611.51	56	72.35	67.18	61.15
57	766.54	714.86	654.58	57	76.65	71.49	65.46
58	818.22	757.93	697.64	58	81.82	75.79	69.76
59	869.90	809.61	749.32	59	86.99	80.96	74.93
60	921.57	861.28	792.38	60	92.16	86.13	79.24
61	999.09	930.19	852.67	61	99.91	93.02	85.27
62	1,067.99	999.09	921.57	62	106.80	99.91	92.16
63	1,154.12	1,076.60	990.48	63	115.41	107.66	99.05
64	1,240.25	1,154.12	1,059.38	64	124.02	115.41	105.94
65	1,326.38	1,231.63	1,136.89	65	132.64	123.16	113.69
66	1,446.96	1,343.60	1,240.25	66	144.70	134.36	124.02
67	1,576.15	1,464.18	1,352.21	67	157.61	146.42	135.22
68	1,713.95	1,593.37	1,472.79	68	171.40	159.34	147.28
69	1,868.98	1,739.79	1,601.99	69	186.90	173.98	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,032.63	1,886.21	1,739.79	70	203.26	188.62	173.98
71	2,256.56	2,092.92	1,929.27	71	225.66	209.29	192.93
72	2,497.72	2,316.85	2,135.98	72	249.77	231.69	213.60
73	2,756.11	2,566.62	2,368.53	73	275.61	256.66	236.85
74	3,057.55	2,842.23	2,626.91	74	305.76	284.22	262.69
75	3,376.23	3,143.68	2,902.52	75	337.62	314.37	290.25
76	3,772.42	3,505.42	3,238.42	76	377.24	350.54	323.84
77	4,203.06	3,910.22	3,617.39	77	420.31	391.02	361.74
78	4,693.99	4,366.70	4,030.80	78	469.40	436.67	403.08
79	5,227.99	4,866.25	4,495.90	79	522.80	486.62	449.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	465.09	439.25	404.80	18-39	46.51	43.93	40.48
40	465.09	439.25	404.80	40	46.51	43.93	40.48
41	490.93	456.48	422.03	41	49.09	45.65	42.20
42	508.16	473.71	439.25	42	50.82	47.37	43.93
43	525.38	490.93	456.48	43	52.54	49.09	45.65
44	551.22	516.77	482.32	44	55.12	51.68	48.23
45	577.06	542.61	499.54	45	57.71	54.26	49.95
46	594.29	559.83	516.77	46	59.43	55.98	51.68
47	620.12	585.67	542.61	47	62.01	58.57	54.26
48	645.96	602.90	559.83	48	64.60	60.29	55.98
49	671.80	628.74	585.67	49	67.18	62.87	58.57
50	697.64	654.58	602.90	50	69.76	65.46	60.29
51	732.09	680.41	628.74	51	73.21	68.04	62.87
52	757.93	706.25	654.58	52	75.79	70.63	65.46
53	783.77	732.09	680.41	53	78.38	73.21	68.04
54	818.22	757.93	697.64	54	81.82	75.79	69.76
55	844.06	783.77	723.48	55	84.41	78.38	72.35
56	904.35	844.06	775.15	56	90.43	84.41	77.52
57	964.64	895.73	826.83	57	96.46	89.57	82.68
58	1,024.93	956.02	878.51	58	102.49	95.60	87.85
59	1,093.83	1,016.31	930.19	59	109.38	101.63	93.02
60	1,162.73	1,076.60	990.48	60	116.27	107.66	99.05
61	1,248.86	1,162.73	1,067.99	61	124.89	116.27	106.80
62	1,343.60	1,248.86	1,145.51	62	134.36	124.89	114.55
63	1,438.34	1,334.99	1,231.63	63	143.83	133.50	123.16
64	1,541.70	1,429.73	1,317.76	64	154.17	142.97	131.78
65	1,653.66	1,533.08	1,412.50	65	165.37	153.31	141.25
66	1,808.69	1,679.50	1,550.31	66	180.87	167.95	155.03
67	1,980.95	1,843.15	1,696.73	67	198.10	184.31	169.67
68	2,161.82	2,006.79	1,851.76	68	216.18	200.68	185.18
69	2,368.53	2,196.27	2,024.02	69	236.85	219.63	202.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,583.85	2,402.98	2,213.50	70	258.38	240.30	221.35
71	2,876.69	2,669.98	2,463.27	71	287.67	267.00	246.33
72	3,186.75	2,962.81	2,738.88	72	318.67	296.28	273.89
73	3,539.87	3,290.10	3,040.33	73	353.99	329.01	304.03
74	3,927.45	3,660.45	3,384.84	74	392.75	366.05	338.48
75	4,358.09	4,056.64	3,755.19	75	435.81	405.66	375.52
76	4,909.31	4,573.41	4,228.90	76	490.93	457.34	422.89
77	5,529.44	5,150.47	4,762.89	77	552.94	515.05	476.29
78	6,218.46	5,796.43	5,365.79	78	621.85	579.64	536.58
79	7,002.23	6,519.91	6,037.59	79	700.22	651.99	603.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	602.90	568.45	534.00	18-39	60.29	56.84	53.40
40	602.90	568.45	534.00	40	60.29	56.84	53.40
41	628.74	594.29	559.83	41	62.87	59.43	55.98
42	654.58	620.12	585.67	42	65.46	62.01	58.57
43	689.03	654.58	611.51	43	68.90	65.46	61.15
44	714.86	680.41	637.35	44	71.49	68.04	63.73
45	740.70	706.25	663.19	45	74.07	70.63	66.32
46	775.15	732.09	689.03	46	77.52	73.21	68.90
47	800.99	757.93	714.86	47	80.10	75.79	71.49
48	835.44	792.38	749.32	48	83.54	79.24	74.93
49	869.90	826.83	783.77	49	86.99	82.68	78.38
50	904.35	861.28	809.61	50	90.43	86.13	80.96
51	956.02	904.35	852.67	51	95.60	90.43	85.27
52	999.09	947.41	887.12	52	99.91	94.74	88.71
53	1,050.77	990.48	930.19	53	105.08	99.05	93.02
54	1,093.83	1,033.54	973.25	54	109.38	103.35	97.32
55	1,145.51	1,085.22	1,016.31	55	114.55	108.52	101.63
56	1,223.02	1,154.12	1,085.22	56	122.30	115.41	108.52
57	1,300.54	1,231.63	1,154.12	57	130.05	123.16	115.41
58	1,378.05	1,300.54	1,223.02	58	137.81	130.05	122.30
59	1,464.18	1,386.67	1,300.54	59	146.42	138.67	130.05
60	1,550.31	1,464.18	1,378.05	60	155.03	146.42	137.81
61	1,670.89	1,576.15	1,481.41	61	167.09	157.61	148.14
62	1,791.47	1,696.73	1,593.37	62	179.15	169.67	159.34
63	1,920.66	1,817.31	1,705.34	63	192.07	181.73	170.53
64	2,058.47	1,946.50	1,834.53	64	205.85	194.65	183.45
65	2,204.88	2,084.30	1,963.73	65	220.49	208.43	196.37
66	2,411.59	2,282.40	2,144.59	66	241.16	228.24	214.46
67	2,635.53	2,489.11	2,342.69	67	263.55	248.91	234.27
68	2,885.30	2,721.65	2,558.01	68	288.53	272.17	255.80
69	3,152.30	2,980.04	2,799.17	69	315.23	298.00	279.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,436.52	3,247.04	3,048.94	70	343.65	324.70	304.89
71	3,806.87	3,600.16	3,384.84	71	380.69	360.02	338.48
72	4,220.29	3,987.74	3,746.58	72	422.03	398.77	374.66
73	4,668.15	4,409.77	4,151.38	73	466.82	440.98	415.14
74	5,167.70	4,892.09	4,607.86	74	516.77	489.21	460.79
75	5,718.92	5,408.86	5,098.80	75	571.89	540.89	509.88
76	6,442.40	6,097.88	5,753.37	76	644.24	609.79	575.34
77	7,260.62	6,873.04	6,476.85	77	726.06	687.30	647.68
78	8,173.58	7,734.32	7,295.07	78	817.36	773.43	729.51
79	9,207.12	8,716.18	8,225.25	79	920.71	871.62	822.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	439.25	413.42	378.96	18-39	43.93	41.34	37.90
40	439.25	413.42	378.96	40	43.93	41.34	37.90
41	456.48	430.64	396.19	41	45.65	43.06	39.62
42	473.71	439.25	404.80	42	47.37	43.93	40.48
43	490.93	456.48	422.03	43	49.09	45.65	42.20
44	499.54	465.09	430.64	44	49.95	46.51	43.06
45	516.77	482.32	447.87	45	51.68	48.23	44.79
46	534.00	499.54	456.48	46	53.40	49.95	45.65
47	551.22	516.77	473.71	47	55.12	51.68	47.37
48	568.45	534.00	490.93	48	56.84	53.40	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	559.83	516.77	50	60.29	55.98	51.68
51	620.12	577.06	534.00	51	62.01	57.71	53.40
52	637.35	594.29	551.22	52	63.73	59.43	55.12
53	654.58	611.51	559.83	53	65.46	61.15	55.98
54	671.80	628.74	577.06	54	67.18	62.87	57.71
55	680.41	637.35	585.67	55	68.04	63.73	58.57
56	723.48	671.80	620.12	56	72.35	67.18	62.01
57	757.93	706.25	654.58	57	75.79	70.63	65.46
58	800.99	749.32	689.03	58	80.10	74.93	68.90
59	835.44	783.77	723.48	59	83.54	78.38	72.35
60	878.51	818.22	757.93	60	87.85	81.82	75.79
61	947.41	887.12	818.22	61	94.74	88.71	81.82
62	1,007.70	938.80	869.90	62	100.77	93.88	86.99
63	1,076.60	1,007.70	938.80	63	107.66	100.77	93.88
64	1,154.12	1,076.60	999.09	64	115.41	107.66	99.91
65	1,231.63	1,154.12	1,067.99	65	123.16	115.41	106.80
66	1,326.38	1,240.25	1,154.12	66	132.64	124.02	115.41
67	1,429.73	1,334.99	1,240.25	67	142.97	133.50	124.02
68	1,541.70	1,438.34	1,334.99	68	154.17	143.83	133.50
69	1,662.28	1,550.31	1,438.34	69	166.23	155.03	143.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,782.86	1,662.28	1,541.70	70	178.29	166.23	154.17
71	1,955.11	1,825.92	1,696.73	71	195.51	182.59	169.67
72	2,144.59	1,998.18	1,851.76	72	214.46	199.82	185.18
73	2,351.30	2,196.27	2,032.63	73	235.13	219.63	203.26
74	2,583.85	2,411.59	2,230.72	74	258.38	241.16	223.07
75	2,825.01	2,635.53	2,437.43	75	282.50	263.55	243.74
76	3,160.91	2,945.59	2,730.27	76	316.09	294.56	273.03
77	3,539.87	3,298.71	3,048.94	77	353.99	329.87	304.89
78	3,953.29	3,686.29	3,410.68	78	395.33	368.63	341.07
79	4,418.38	4,116.93	3,815.48	79	441.84	411.69	381.55
80		4,599.25	4,263.35	80		459.93	426.34
81		5,081.57	4,711.22	81		508.16	471.12
82		5,606.95	5,193.54	82		560.70	519.35
83		6,184.01	5,727.53	83		618.40	572.75
84		6,821.36	6,321.82	84		682.14	632.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	542.61	508.16	473.71	18-39	54.26	50.82	47.37
40	542.61	508.16	473.71	40	54.26	50.82	47.37
41	568.45	534.00	490.93	41	56.84	53.40	49.09
42	585.67	551.22	508.16	42	58.57	55.12	50.82
43	602.90	568.45	525.38	43	60.29	56.84	52.54
44	620.12	585.67	542.61	44	62.01	58.57	54.26
45	645.96	602.90	559.83	45	64.60	60.29	55.98
46	663.19	620.12	577.06	46	66.32	62.01	57.71
47	680.41	637.35	594.29	47	68.04	63.73	59.43
48	706.25	663.19	620.12	48	70.63	66.32	62.01
49	732.09	689.03	637.35	49	73.21	68.90	63.73
50	749.32	706.25	654.58	50	74.93	70.63	65.46
51	775.15	723.48	671.80	51	77.52	72.35	67.18
52	792.38	740.70	689.03	52	79.24	74.07	68.90
53	818.22	766.54	706.25	53	81.82	76.65	70.63
54	835.44	783.77	723.48	54	83.54	78.38	72.35
55	852.67	800.99	740.70	55	85.27	80.10	74.07
56	904.35	844.06	783.77	56	90.43	84.41	78.38
57	956.02	895.73	826.83	57	95.60	89.57	82.68
58	1,007.70	938.80	869.90	58	100.77	93.88	86.99
59	1,067.99	999.09	921.57	59	106.80	99.91	92.16
60	1,119.67	1,042.15	964.64	60	111.97	104.22	96.46
61	1,197.18	1,119.67	1,033.54	61	119.72	111.97	103.35
62	1,283.31	1,197.18	1,102.44	62	128.33	119.72	110.24
63	1,369.44	1,274.70	1,179.96	63	136.94	127.47	118.00
64	1,455.57	1,360.83	1,257.47	64	145.56	136.08	125.75
65	1,550.31	1,446.96	1,334.99	65	155.03	144.70	133.50
66	1,679.50	1,567.54	1,446.96	66	167.95	156.75	144.70
67	1,808.69	1,688.11	1,558.92	67	180.87	168.81	155.89
68	1,946.50	1,817.31	1,679.50	68	194.65	181.73	167.95
69	2,101.53	1,963.73	1,817.31	69	210.15	196.37	181.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,265.17	2,110.14	1,955.11	70	226.52	211.01	195.51
71	2,489.11	2,325.46	2,153.21	71	248.91	232.55	215.32
72	2,738.88	2,558.01	2,368.53	72	273.89	255.80	236.85
73	3,005.88	2,807.78	2,601.07	73	300.59	280.78	260.11
74	3,298.71	3,083.39	2,859.46	74	329.87	308.34	285.95
75	3,617.39	3,376.23	3,135.07	75	361.74	337.62	313.51
76	4,013.58	3,746.58	3,479.58	76	401.36	374.66	347.96
77	4,444.22	4,151.38	3,849.94	77	444.42	415.14	384.99
78	4,917.93	4,590.64	4,263.35	78	491.79	459.06	426.34
79	5,451.92	5,090.18	4,719.83	79	545.19	509.02	471.98

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	671.80	628.74	577.06	18-39	67.18	62.87	57.71
40	671.80	628.74	577.06	40	67.18	62.87	57.71
41	697.64	654.58	602.90	41	69.76	65.46	60.29
42	723.48	671.80	620.12	42	72.35	67.18	62.01
43	749.32	697.64	645.96	43	74.93	69.76	64.60
44	775.15	723.48	671.80	44	77.52	72.35	67.18
45	800.99	749.32	689.03	45	80.10	74.93	68.90
46	826.83	775.15	714.86	46	82.68	77.52	71.49
47	861.28	800.99	740.70	47	86.13	80.10	74.07
48	887.12	826.83	766.54	48	88.71	82.68	76.65
49	921.57	861.28	792.38	49	92.16	86.13	79.24
50	947.41	887.12	818.22	50	94.74	88.71	81.82
51	981.86	912.96	844.06	51	98.19	91.30	84.41
52	1,007.70	938.80	869.90	52	100.77	93.88	86.99
53	1,033.54	964.64	895.73	53	103.35	96.46	89.57
54	1,067.99	999.09	921.57	54	106.80	99.91	92.16
55	1,093.83	1,024.93	947.41	55	109.38	102.49	94.74
56	1,154.12	1,076.60	999.09	56	115.41	107.66	99.91
57	1,214.41	1,136.89	1,050.77	57	121.44	113.69	105.08
58	1,283.31	1,197.18	1,111.06	58	128.33	119.72	111.11
59	1,343.60	1,257.47	1,162.73	59	134.36	125.75	116.27
60	1,412.50	1,317.76	1,223.02	60	141.25	131.78	122.30
61	1,507.25	1,412.50	1,309.15	61	150.72	141.25	130.92
62	1,610.60	1,507.25	1,395.28	62	161.06	150.72	139.53
63	1,713.95	1,601.99	1,481.41	63	171.40	160.20	148.14
64	1,825.92	1,705.34	1,584.76	64	182.59	170.53	158.48
65	1,937.89	1,808.69	1,679.50	65	193.79	180.87	167.95
66	2,101.53	1,963.73	1,825.92	66	210.15	196.37	182.59
67	2,282.40	2,127.37	1,972.34	67	228.24	212.74	197.23
68	2,471.88	2,308.24	2,135.98	68	247.19	230.82	213.60
69	2,678.59	2,497.72	2,316.85	69	267.86	249.77	231.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,893.91	2,704.43	2,506.33	70	289.39	270.44	250.63
71	3,186.75	2,980.04	2,764.72	71	318.67	298.00	276.47
72	3,514.03	3,281.49	3,040.33	72	351.40	328.15	304.03
73	3,867.16	3,608.78	3,350.39	73	386.72	360.88	335.04
74	4,254.74	3,970.51	3,686.29	74	425.47	397.05	368.63
75	4,676.77	4,366.70	4,056.64	75	467.68	436.67	405.66
76	5,236.60	4,892.09	4,538.96	76	523.66	489.21	453.90
77	5,856.72	5,469.15	5,072.96	77	585.67	546.91	507.30
78	6,545.75	6,115.11	5,675.85	78	654.58	611.51	567.59
79	7,320.91	6,838.59	6,347.66	79	732.09	683.86	634.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	861.28	818.22	766.54	18-39	86.13	81.82	76.65
40	861.28	818.22	766.54	40	86.13	81.82	76.65
41	895.73	852.67	800.99	41	89.57	85.27	80.10
42	930.19	878.51	826.83	42	93.02	87.85	82.68
43	964.64	912.96	861.28	43	96.46	91.30	86.13
44	999.09	947.41	887.12	44	99.91	94.74	88.71
45	1,033.54	981.86	921.57	45	103.35	98.19	92.16
46	1,076.60	1,016.31	956.02	46	107.66	101.63	95.60
47	1,119.67	1,059.38	990.48	47	111.97	105.94	99.05
48	1,154.12	1,093.83	1,033.54	48	115.41	109.38	103.35
49	1,197.18	1,136.89	1,067.99	49	119.72	113.69	106.80
50	1,240.25	1,171.34	1,102.44	50	124.02	117.13	110.24
51	1,291.92	1,223.02	1,145.51	51	129.19	122.30	114.55
52	1,334.99	1,266.09	1,188.57	52	133.50	126.61	118.86
53	1,378.05	1,300.54	1,223.02	53	137.81	130.05	122.30
54	1,429.73	1,352.21	1,266.09	54	142.97	135.22	126.61
55	1,472.79	1,395.28	1,309.15	55	147.28	139.53	130.92
56	1,558.92	1,472.79	1,378.05	56	155.89	147.28	137.81
57	1,636.44	1,550.31	1,455.57	57	163.64	155.03	145.56
58	1,722.57	1,627.82	1,533.08	58	172.26	162.78	153.31
59	1,808.69	1,713.95	1,610.60	59	180.87	171.40	161.06
60	1,903.44	1,800.08	1,688.11	60	190.34	180.01	168.81
61	2,032.63	1,920.66	1,800.08	61	203.26	192.07	180.01
62	2,161.82	2,041.24	1,920.66	62	216.18	204.12	192.07
63	2,299.63	2,179.05	2,049.85	63	229.96	217.90	204.99
64	2,446.04	2,316.85	2,179.05	64	244.60	231.69	217.90
65	2,601.07	2,463.27	2,316.85	65	260.11	246.33	231.69
66	2,816.40	2,661.36	2,506.33	66	281.64	266.14	250.63
67	3,048.94	2,885.30	2,713.04	67	304.89	288.53	271.30
68	3,298.71	3,117.84	2,936.98	68	329.87	311.78	293.70
69	3,574.32	3,376.23	3,178.13	69	357.43	337.62	317.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,858.55	3,643.23	3,427.91	70	385.85	364.32	342.79
71	4,237.51	4,004.97	3,763.81	71	423.75	400.50	376.38
72	4,650.93	4,392.54	4,134.16	72	465.09	439.25	413.42
73	5,107.41	4,823.18	4,530.35	73	510.74	482.32	453.03
74	5,598.34	5,288.28	4,969.60	74	559.83	528.83	496.96
75	6,140.95	5,796.43	5,451.92	75	614.09	579.64	545.19
76	6,873.04	6,485.46	6,097.88	76	687.30	648.55	609.79
77	7,682.64	7,252.00	6,821.36	77	768.26	725.20	682.14
78	8,586.99	8,113.29	7,630.97	78	858.70	811.33	763.10
79	9,603.31	9,069.31	8,535.31	79	960.33	906.93	853.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	180.87	172.26	155.03	18-39	18.09	17.23	15.50
40	180.87	172.26	155.03	40	18.09	17.23	15.50
41	189.48	180.87	163.64	41	18.95	18.09	16.36
42	198.10	189.48	172.26	42	19.81	18.95	17.23
43	206.71	189.48	172.26	43	20.67	18.95	17.23
44	206.71	198.10	180.87	44	20.67	19.81	18.09
45	215.32	206.71	189.48	45	21.53	20.67	18.95
46	223.93	206.71	189.48	46	22.39	20.67	18.95
47	232.55	215.32	198.10	47	23.25	21.53	19.81
48	241.16	223.93	206.71	48	24.12	22.39	20.67
49	249.77	232.55	215.32	49	24.98	23.25	21.53
50	249.77	232.55	215.32	50	24.98	23.25	21.53
51	267.00	249.77	232.55	51	26.70	24.98	23.25
52	284.22	267.00	241.16	52	28.42	26.70	24.12
53	301.45	284.22	258.38	53	30.14	28.42	25.84
54	318.67	301.45	275.61	54	31.87	30.14	27.56
55	327.29	310.06	284.22	55	32.73	31.01	28.42
56	353.13	327.29	301.45	56	35.31	32.73	30.14
57	378.96	353.13	327.29	57	37.90	35.31	32.73
58	396.19	370.35	344.51	58	39.62	37.04	34.45
59	422.03	396.19	361.74	59	42.20	39.62	36.17
60	447.87	413.42	378.96	60	44.79	41.34	37.90
61	482.32	447.87	413.42	61	48.23	44.79	41.34
62	516.77	482.32	447.87	62	51.68	48.23	44.79
63	559.83	525.38	482.32	63	55.98	52.54	48.23
64	594.29	559.83	516.77	64	59.43	55.98	51.68
65	637.35	594.29	551.22	65	63.73	59.43	55.12
66	697.64	654.58	602.90	66	69.76	65.46	60.29
67	766.54	714.86	663.19	67	76.65	71.49	66.32
68	835.44	783.77	723.48	68	83.54	78.38	72.35
69	912.96	852.67	792.38	69	91.30	85.27	79.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	990.48	930.19	861.28	70	99.05	93.02	86.13
71	1,102.44	1,033.54	964.64	71	110.24	103.35	96.46
72	1,231.63	1,154.12	1,067.99	72	123.16	115.41	106.80
73	1,360.83	1,274.70	1,188.57	73	136.08	127.47	118.86
74	1,515.86	1,421.12	1,317.76	74	151.59	142.11	131.78
75	1,679.50	1,567.54	1,455.57	75	167.95	156.75	145.56
76	1,877.60	1,757.02	1,627.82	76	187.76	175.70	162.78
77	2,101.53	1,963.73	1,817.31	77	210.15	196.37	181.73
78	2,342.69	2,187.66	2,032.63	78	234.27	218.77	203.26
79	2,618.30	2,446.04	2,273.79	79	261.83	244.60	227.38
80		2,730.27	2,532.17	80	291.97	273.03	253.22
81		3,083.39	2,859.46	81	329.87	308.34	285.95
82		3,470.97	3,221.20	82	372.07	347.10	322.12
83		3,918.84	3,634.61	83	419.44	391.88	363.46
84		4,409.77	4,091.09	84	472.84	440.98	409.11
				85	532.27	496.96	460.79
				86	599.45	559.83	518.49
				87	674.38	629.60	583.95
				88	757.93	707.97	656.30
				89	852.67	796.69	738.12
				90	959.47	895.73	831.14
				91	1,079.19	1,007.70	934.49
				92	1,214.41	1,133.45	1,051.63
				93	1,365.99	1,275.56	1,182.54
				94	1,536.53	1,434.90	1,330.68
				95	1,728.59	1,614.04	1,496.91
				96	1,944.78	1,815.58	1,683.81
				97	2,187.66	2,042.96	1,893.96
				98	2,461.55	2,297.90	2,130.81
				99	2,769.02	2,585.57	2,396.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	422.03	396.19	361.74	56	42.20	39.62	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	482.32	447.87	413.42	58	48.23	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	542.61	508.16	465.09	60	54.26	50.82	46.51
61	585.67	551.22	508.16	61	58.57	55.12	50.82
62	628.74	585.67	542.61	62	62.87	58.57	54.26
63	671.80	628.74	585.67	63	67.18	62.87	58.57
64	723.48	680.41	628.74	64	72.35	68.04	62.87
65	766.54	723.48	671.80	65	76.65	72.35	67.18
66	844.06	792.38	740.70	66	84.41	79.24	74.07
67	930.19	869.90	809.61	67	93.02	86.99	80.96
68	1,024.93	964.64	895.73	68	102.49	96.46	89.57
69	1,128.28	1,059.38	981.86	69	112.83	105.94	98.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,231.63	1,154.12	1,067.99	70	123.16	115.41	106.80
71	1,378.05	1,291.92	1,197.18	71	137.81	129.19	119.72
72	1,541.70	1,438.34	1,334.99	72	154.17	143.83	133.50
73	1,713.95	1,601.99	1,490.02	73	171.40	160.20	149.00
74	1,920.66	1,791.47	1,662.28	74	192.07	179.15	166.23
75	2,135.98	1,998.18	1,851.76	75	213.60	199.82	185.18
76	2,385.75	2,230.72	2,067.08	76	238.58	223.07	206.71
77	2,661.36	2,489.11	2,308.24	77	266.14	248.91	230.82
78	2,971.43	2,773.33	2,575.24	78	297.14	277.33	257.52
79	3,315.94	3,092.01	2,868.07	79	331.59	309.20	286.81
				80	369.49	344.51	319.54
				81	416.86	389.30	360.88
				82	469.40	438.39	406.53
				83	528.83	493.52	458.20
				84	596.01	556.39	515.91
				85	670.94	626.15	581.37
				86	755.35	704.53	654.58
				87	849.23	793.24	736.40
				88	956.02	892.29	828.55
				89	1,074.88	1,003.39	931.91
				90	1,209.24	1,129.14	1,048.18
				91	1,360.83	1,269.53	1,179.10
				92	1,530.50	1,428.87	1,326.38
				93	1,721.70	1,607.15	1,491.74
				94	1,937.03	1,807.83	1,678.64
				95	2,179.05	2,033.49	1,887.93
				96	2,451.21	2,287.57	2,123.92
				97	2,757.83	2,573.51	2,390.06
				98	3,102.34	2,895.63	2,688.06
				99	3,490.78	3,257.37	3,024.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	275.61	258.38	232.55	18-39	27.56	25.84	23.25
40	275.61	258.38	232.55	40	27.56	25.84	23.25
41	292.84	275.61	249.77	41	29.28	27.56	24.98
42	301.45	284.22	258.38	42	30.14	28.42	25.84
43	310.06	292.84	267.00	43	31.01	29.28	26.70
44	318.67	301.45	275.61	44	31.87	30.14	27.56
45	335.90	310.06	284.22	45	33.59	31.01	28.42
46	344.51	327.29	301.45	46	34.45	32.73	30.14
47	361.74	335.90	310.06	47	36.17	33.59	31.01
48	370.35	344.51	318.67	48	37.04	34.45	31.87
49	387.58	361.74	335.90	49	38.76	36.17	33.59
50	396.19	370.35	344.51	50	39.62	37.04	34.45
51	413.42	387.58	361.74	51	41.34	38.76	36.17
52	430.64	404.80	370.35	52	43.06	40.48	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	396.19	54	45.65	43.06	39.62
55	465.09	439.25	404.80	55	46.51	43.93	40.48
56	499.54	473.71	439.25	56	49.95	47.37	43.93
57	534.00	499.54	465.09	57	53.40	49.95	46.51
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	611.51	577.06	534.00	59	61.15	57.71	53.40
60	654.58	611.51	568.45	60	65.46	61.15	56.84
61	706.25	663.19	620.12	61	70.63	66.32	62.01
62	766.54	714.86	663.19	62	76.65	71.49	66.32
63	826.83	775.15	714.86	63	82.68	77.52	71.49
64	887.12	835.44	775.15	64	88.71	83.54	77.52
65	956.02	895.73	826.83	65	95.60	89.57	82.68
66	1,050.77	981.86	912.96	66	105.08	98.19	91.30
67	1,154.12	1,076.60	999.09	67	115.41	107.66	99.91
68	1,266.09	1,179.96	1,093.83	68	126.61	118.00	109.38
69	1,395.28	1,300.54	1,205.80	69	139.53	130.05	120.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,524.47	1,421.12	1,317.76	70	152.45	142.11	131.78
71	1,713.95	1,601.99	1,481.41	71	171.40	160.20	148.14
72	1,920.66	1,791.47	1,662.28	72	192.07	179.15	166.23
73	2,153.21	2,015.40	1,868.98	73	215.32	201.54	186.90
74	2,411.59	2,256.56	2,092.92	74	241.16	225.66	209.29
75	2,695.82	2,523.56	2,342.69	75	269.58	252.36	234.27
76	3,014.49	2,816.40	2,618.30	76	301.45	281.64	261.83
77	3,359.00	3,135.07	2,911.14	77	335.90	313.51	291.11
78	3,746.58	3,496.81	3,247.04	78	374.66	349.68	324.70
79	4,177.22	3,901.61	3,617.39	79	417.72	390.16	361.74
				80	465.09	434.09	418.58
				81	524.52	490.07	454.76
				82	589.98	551.22	511.60
				83	664.91	620.99	577.06
				84	748.45	699.36	649.41
				85	842.33	787.21	731.23
				86	948.27	886.26	565.00
				87	1,066.27	996.50	925.88
				88	1,199.77	1,130.00	1,041.29
				89	1,349.63	1,261.78	1,179.96
				90	1,518.44	1,419.39	1,317.76
				91	1,707.92	1,595.96	1,483.13
				92	1,921.52	1,795.78	1,668.31
				93	2,161.82	2,020.57	1,876.74
				94	2,432.26	2,272.93	2,111.00
				95	2,735.43	2,557.15	2,374.56
				96	3,077.36	2,876.69	2,671.70
				97	3,462.36	3,235.84	3,005.88
				98	3,894.72	3,639.78	3,381.40
				99	4,382.21	4,095.40	3,804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	344.51	327.29	310.06	18-39	34.45	32.73	31.01
40	344.51	327.29	310.06	40	34.45	32.73	31.01
41	361.74	344.51	327.29	41	36.17	34.45	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	387.58	370.35	353.13	43	38.76	37.04	35.31
44	404.80	387.58	361.74	44	40.48	38.76	36.17
45	422.03	404.80	378.96	45	42.20	40.48	37.90
46	439.25	413.42	387.58	46	43.93	41.34	38.76
47	456.48	430.64	404.80	47	45.65	43.06	40.48
48	473.71	447.87	422.03	48	47.37	44.79	42.20
49	490.93	465.09	439.25	49	49.09	46.51	43.93
50	508.16	482.32	447.87	50	50.82	48.23	44.79
51	534.00	499.54	465.09	51	53.40	49.95	46.51
52	551.22	516.77	482.32	52	55.12	51.68	48.23
53	568.45	534.00	499.54	53	56.84	53.40	49.95
54	585.67	551.22	516.77	54	58.57	55.12	51.68
55	602.90	568.45	534.00	55	60.29	56.84	53.40
56	654.58	620.12	577.06	56	65.46	62.01	57.71
57	706.25	663.19	620.12	57	70.63	66.32	62.01
58	757.93	714.86	671.80	58	75.79	71.49	67.18
59	809.61	766.54	723.48	59	80.96	76.65	72.35
60	869.90	826.83	775.15	60	86.99	82.68	77.52
61	938.80	887.12	835.44	61	93.88	88.71	83.54
62	1,007.70	956.02	895.73	62	100.77	95.60	89.57
63	1,076.60	1,024.93	964.64	63	107.66	102.49	96.46
64	1,162.73	1,102.44	1,033.54	64	116.27	110.24	103.35
65	1,240.25	1,171.34	1,102.44	65	124.02	117.13	110.24
66	1,369.44	1,291.92	1,214.41	66	136.94	129.19	121.44
67	1,498.63	1,421.12	1,334.99	67	149.86	142.11	133.50
68	1,645.05	1,558.92	1,464.18	68	164.51	155.89	146.42
69	1,808.69	1,705.34	1,601.99	69	180.87	170.53	160.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,980.95	1,868.98	1,757.02	70	198.10	186.90	175.70
71	2,213.50	2,092.92	1,963.73	71	221.35	209.29	196.37
72	2,471.88	2,334.08	2,196.27	72	247.19	233.41	219.63
73	2,756.11	2,601.07	2,446.04	73	275.61	260.11	244.60
74	3,074.78	2,911.14	2,738.88	74	307.48	291.11	273.89
75	3,427.91	3,238.42	3,048.94	75	342.79	323.84	304.89
76	3,824.10	3,617.39	3,402.07	76	382.41	361.74	340.21
77	4,263.35	4,030.80	3,789.65	77	426.34	403.08	378.96
78	4,745.67	4,487.28	4,228.90	78	474.57	448.73	422.89
79	5,288.28	5,004.05	4,711.22	79	528.83	500.41	471.12
				80	589.12	557.25	524.52
				81	663.19	627.01	590.84
				82	746.73	705.39	664.05
				83	839.75	794.10	747.59
				84	944.83	893.15	840.61
				85	1,062.82	1,004.26	945.69
				86	1,196.32	1,130.00	1,064.55
				87	1,345.32	1,271.25	1,197.18
				88	1,514.14	1,430.59	1,347.05
				89	1,702.76	1,608.88	1,515.00
				90	1,915.49	1,810.42	1,704.48
				91	2,154.93	2,036.07	1,917.22
				92	2,424.51	2,291.01	2,157.51
				93	2,727.68	2,576.96	2,427.10
				94	3,067.89	2,899.08	2,730.27
				95	3,452.02	3,261.68	3,071.34
				96	3,883.53	3,669.07	3,455.47
				97	4,368.43	4,128.13	3,886.97
				98	4,914.48	4,644.04	4,372.73
				99	5,528.58	5,224.54	4,919.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	249.77	41	28.42	26.70	24.98
42	292.84	275.61	258.38	42	29.28	27.56	25.84
43	301.45	284.22	267.00	43	30.14	28.42	26.70
44	310.06	292.84	275.61	44	31.01	29.28	27.56
45	327.29	310.06	284.22	45	32.73	31.01	28.42
46	335.90	318.67	292.84	46	33.59	31.87	29.28
47	353.13	327.29	301.45	47	35.31	32.73	30.14
48	361.74	344.51	318.67	48	36.17	34.45	31.87
49	378.96	353.13	327.29	49	37.90	35.31	32.73
50	387.58	361.74	335.90	50	38.76	36.17	33.59
51	404.80	378.96	353.13	51	40.48	37.90	35.31
52	422.03	396.19	370.35	52	42.20	39.62	37.04
53	439.25	413.42	387.58	53	43.93	41.34	38.76
54	456.48	430.64	404.80	54	45.65	43.06	40.48
55	473.71	447.87	413.42	55	47.37	44.79	41.34
56	508.16	482.32	447.87	56	50.82	48.23	44.79
57	542.61	508.16	473.71	57	54.26	50.82	47.37
58	577.06	542.61	499.54	58	57.71	54.26	49.95
59	620.12	577.06	534.00	59	62.01	57.71	53.40
60	654.58	611.51	559.83	60	65.46	61.15	55.98
61	706.25	654.58	602.90	61	70.63	65.46	60.29
62	757.93	706.25	654.58	62	75.79	70.63	65.46
63	809.61	757.93	706.25	63	80.96	75.79	70.63
64	869.90	818.22	757.93	64	86.99	81.82	75.79
65	930.19	869.90	809.61	65	93.02	86.99	80.96
66	1,016.31	956.02	887.12	66	101.63	95.60	88.71
67	1,102.44	1,033.54	964.64	67	110.24	103.35	96.46
68	1,205.80	1,128.28	1,042.15	68	120.58	112.83	104.22
69	1,309.15	1,223.02	1,136.89	69	130.92	122.30	113.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,421.12	1,326.38	1,231.63	70	142.11	132.64	123.16
71	1,576.15	1,472.79	1,369.44	71	157.61	147.28	136.94
72	1,739.79	1,627.82	1,507.25	72	173.98	162.78	150.72
73	1,920.66	1,800.08	1,670.89	73	192.07	180.01	167.09
74	2,118.76	1,980.95	1,843.15	74	211.88	198.10	184.31
75	2,334.08	2,187.66	2,032.63	75	233.41	218.77	203.26
76	2,626.91	2,463.27	2,291.01	76	262.69	246.33	229.10
77	2,954.20	2,773.33	2,583.85	77	295.42	277.33	258.38
78	3,324.55	3,117.84	2,911.14	78	332.46	311.78	291.11
79	3,737.97	3,505.42	3,272.88	79	373.80	350.54	327.29
80		3,944.68	3,686.29	80		394.47	368.63
81		4,418.38	4,134.16	81		441.84	413.42
82		4,943.76	4,625.09	82		494.38	462.51
83		5,538.05	5,176.31	83		553.80	517.63
84		6,192.62	5,787.82	84		619.26	578.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	310.06	284.22	18-39	32.73	31.01	28.42
40	327.29	310.06	284.22	40	32.73	31.01	28.42
41	344.51	327.29	301.45	41	34.45	32.73	30.14
42	353.13	335.90	310.06	42	35.31	33.59	31.01
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	335.90	44	38.76	36.17	33.59
45	396.19	370.35	344.51	45	39.62	37.04	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	413.42	378.96	48	44.79	41.34	37.90
49	465.09	430.64	396.19	49	46.51	43.06	39.62
50	473.71	439.25	404.80	50	47.37	43.93	40.48
51	499.54	465.09	430.64	51	49.95	46.51	43.06
52	516.77	482.32	447.87	52	51.68	48.23	44.79
53	542.61	508.16	465.09	53	54.26	50.82	46.51
54	568.45	525.38	482.32	54	56.84	52.54	48.23
55	585.67	542.61	499.54	55	58.57	54.26	49.95
56	628.74	585.67	542.61	56	62.87	58.57	54.26
57	671.80	628.74	577.06	57	67.18	62.87	57.71
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	766.54	714.86	663.19	59	76.65	71.49	66.32
60	809.61	757.93	706.25	60	80.96	75.79	70.63
61	869.90	818.22	757.93	61	86.99	81.82	75.79
62	938.80	878.51	818.22	62	93.88	87.85	81.82
63	1,007.70	938.80	869.90	63	100.77	93.88	86.99
64	1,076.60	1,007.70	938.80	64	107.66	100.77	93.88
65	1,154.12	1,076.60	999.09	65	115.41	107.66	99.91
66	1,266.09	1,179.96	1,093.83	66	126.61	118.00	109.38
67	1,378.05	1,291.92	1,197.18	67	137.81	129.19	119.72
68	1,498.63	1,403.89	1,309.15	68	149.86	140.39	130.92
69	1,636.44	1,533.08	1,429.73	69	163.64	153.31	142.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,782.86	1,670.89	1,558.92	70	178.29	167.09	155.89
71	1,972.34	1,851.76	1,731.18	71	197.23	185.18	173.12
72	2,187.66	2,049.85	1,912.05	72	218.77	204.99	191.20
73	2,411.59	2,265.17	2,110.14	73	241.16	226.52	211.01
74	2,669.98	2,506.33	2,334.08	74	267.00	250.63	233.41
75	2,945.59	2,764.72	2,575.24	75	294.56	276.47	257.52
76	3,298.71	3,092.01	2,885.30	76	329.87	309.20	288.53
77	3,677.68	3,453.74	3,221.20	77	367.77	345.37	322.12
78	4,108.32	3,858.55	3,600.16	78	410.83	385.85	360.02
79	4,590.64	4,306.42	4,022.19	79	459.06	430.64	402.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	404.80	378.96	353.13	18-39	40.48	37.90	35.31
40	404.80	378.96	353.13	40	40.48	37.90	35.31
41	422.03	396.19	370.35	41	42.20	39.62	37.04
42	439.25	413.42	387.58	42	43.93	41.34	38.76
43	456.48	430.64	404.80	43	45.65	43.06	40.48
44	482.32	456.48	422.03	44	48.23	45.65	42.20
45	499.54	473.71	439.25	45	49.95	47.37	43.93
46	516.77	490.93	456.48	46	51.68	49.09	45.65
47	542.61	508.16	473.71	47	54.26	50.82	47.37
48	559.83	525.38	490.93	48	55.98	52.54	49.09
49	585.67	551.22	508.16	49	58.57	55.12	50.82
50	602.90	568.45	525.38	50	60.29	56.84	52.54
51	628.74	594.29	551.22	51	62.87	59.43	55.12
52	654.58	611.51	568.45	52	65.46	61.15	56.84
53	680.41	637.35	585.67	53	68.04	63.73	58.57
54	697.64	654.58	611.51	54	69.76	65.46	61.15
55	723.48	680.41	628.74	55	72.35	68.04	62.87
56	775.15	732.09	680.41	56	77.52	73.21	68.04
57	835.44	783.77	723.48	57	83.54	78.38	72.35
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	956.02	895.73	835.44	59	95.60	89.57	83.54
60	1,016.31	956.02	887.12	60	101.63	95.60	88.71
61	1,093.83	1,024.93	956.02	61	109.38	102.49	95.60
62	1,179.96	1,111.06	1,033.54	62	118.00	111.11	103.35
63	1,266.09	1,188.57	1,111.06	63	126.61	118.86	111.11
64	1,369.44	1,283.31	1,188.57	64	136.94	128.33	118.86
65	1,464.18	1,369.44	1,274.70	65	146.42	136.94	127.47
66	1,601.99	1,498.63	1,395.28	66	160.20	149.86	139.53
67	1,748.40	1,636.44	1,524.47	67	174.84	163.64	152.45
68	1,912.05	1,791.47	1,662.28	68	191.20	179.15	166.23
69	2,084.30	1,955.11	1,817.31	69	208.43	195.51	181.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,273.79	2,127.37	1,980.95	70	227.38	212.74	198.10
71	2,532.17	2,368.53	2,204.88	71	253.22	236.85	220.49
72	2,807.78	2,626.91	2,446.04	72	280.78	262.69	244.60
73	3,117.84	2,919.75	2,721.65	73	311.78	291.97	272.17
74	3,453.74	3,238.42	3,023.10	74	345.37	323.84	302.31
75	3,832.71	3,591.55	3,350.39	75	383.27	359.16	335.04
76	4,315.03	4,048.03	3,772.42	76	431.50	404.80	377.24
77	4,849.02	4,547.57	4,246.13	77	484.90	454.76	424.61
78	5,460.53	5,124.63	4,780.12	78	546.05	512.46	478.01
79	6,140.95	5,761.98	5,383.02	79	614.09	576.20	538.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	534.00	508.16	473.71	18-39	53.40	50.82	47.37
40	534.00	508.16	473.71	40	53.40	50.82	47.37
41	559.83	534.00	499.54	41	55.98	53.40	49.95
42	585.67	551.22	516.77	42	58.57	55.12	51.68
43	611.51	577.06	542.61	43	61.15	57.71	54.26
44	637.35	602.90	568.45	44	63.73	60.29	56.84
45	663.19	628.74	585.67	45	66.32	62.87	58.57
46	689.03	654.58	611.51	46	68.90	65.46	61.15
47	714.86	680.41	637.35	47	71.49	68.04	63.73
48	749.32	714.86	671.80	48	74.93	71.49	67.18
49	783.77	740.70	697.64	49	78.38	74.07	69.76
50	809.61	766.54	723.48	50	80.96	76.65	72.35
51	844.06	800.99	757.93	51	84.41	80.10	75.79
52	878.51	835.44	783.77	52	87.85	83.54	78.38
53	912.96	861.28	809.61	53	91.30	86.13	80.96
54	947.41	895.73	844.06	54	94.74	89.57	84.41
55	981.86	930.19	869.90	55	98.19	93.02	86.99
56	1,050.77	999.09	938.80	56	105.08	99.91	93.88
57	1,128.28	1,067.99	999.09	57	112.83	106.80	99.91
58	1,205.80	1,136.89	1,067.99	58	120.58	113.69	106.80
59	1,291.92	1,223.02	1,145.51	59	129.19	122.30	114.55
60	1,378.05	1,300.54	1,223.02	60	137.81	130.05	122.30
61	1,481.41	1,403.89	1,317.76	61	148.14	140.39	131.78
62	1,584.76	1,498.63	1,412.50	62	158.48	149.86	141.25
63	1,696.73	1,610.60	1,515.86	63	169.67	161.06	151.59
64	1,817.31	1,722.57	1,627.82	64	181.73	172.26	162.78
65	1,946.50	1,843.15	1,739.79	65	194.65	184.31	173.98
66	2,127.37	2,015.40	1,903.44	66	212.74	201.54	190.34
67	2,325.46	2,204.88	2,084.30	67	232.55	220.49	208.43
68	2,540.78	2,411.59	2,273.79	68	254.08	241.16	227.38
69	2,781.94	2,635.53	2,489.11	69	278.19	263.55	248.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,031.72	2,876.69	2,713.04	70	303.17	287.67	271.30
71	3,359.00	3,186.75	3,005.88	71	335.90	318.67	300.59
72	3,712.13	3,522.65	3,324.55	72	371.21	352.26	332.46
73	4,108.32	3,893.00	3,677.68	73	410.83	389.30	367.77
74	4,547.57	4,315.03	4,073.87	74	454.76	431.50	407.39
75	5,021.28	4,762.89	4,504.51	75	502.13	476.29	450.45
76	5,650.02	5,365.79	5,072.96	76	565.00	536.58	507.30
77	6,347.66	6,028.98	5,710.31	77	634.77	602.90	571.03
78	7,131.42	6,778.30	6,416.56	78	713.14	677.83	641.66
79	8,018.54	7,622.35	7,226.16	79	801.85	762.24	722.62

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	422.03	396.19	370.35	42	42.20	39.62	37.04
43	439.25	413.42	378.96	43	43.93	41.34	37.90
44	447.87	422.03	387.58	44	44.79	42.20	38.76
45	456.48	430.64	404.80	45	45.65	43.06	40.48
46	473.71	447.87	413.42	46	47.37	44.79	41.34
47	490.93	456.48	422.03	47	49.09	45.65	42.20
48	499.54	473.71	439.25	48	49.95	47.37	43.93
49	516.77	482.32	447.87	49	51.68	48.23	44.79
50	525.38	490.93	456.48	50	52.54	49.09	45.65
51	542.61	508.16	473.71	51	54.26	50.82	47.37
52	559.83	525.38	490.93	52	55.98	52.54	49.09
53	577.06	542.61	499.54	53	57.71	54.26	49.95
54	594.29	559.83	516.77	54	59.43	55.98	51.68
55	602.90	568.45	525.38	55	60.29	56.84	52.54
56	637.35	602.90	559.83	56	63.73	60.29	55.98
57	680.41	637.35	585.67	57	68.04	63.73	58.57
58	714.86	671.80	620.12	58	71.49	67.18	62.01
59	757.93	706.25	654.58	59	75.79	70.63	65.46
60	792.38	740.70	680.41	60	79.24	74.07	68.04
61	852.67	792.38	732.09	61	85.27	79.24	73.21
62	904.35	844.06	783.77	62	90.43	84.41	78.38
63	964.64	904.35	835.44	63	96.46	90.43	83.54
64	1,033.54	964.64	887.12	64	103.35	96.46	88.71
65	1,093.83	1,024.93	947.41	65	109.38	102.49	94.74
66	1,179.96	1,102.44	1,024.93	66	118.00	110.24	102.49
67	1,274.70	1,197.18	1,111.06	67	127.47	119.72	111.11
68	1,378.05	1,291.92	1,197.18	68	137.81	129.19	119.72
69	1,481.41	1,386.67	1,291.92	69	148.14	138.67	129.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,593.37	1,490.02	1,386.67	70	159.34	149.00	138.67
71	1,757.02	1,645.05	1,524.47	71	175.70	164.51	152.45
72	1,920.66	1,800.08	1,670.89	72	192.07	180.01	167.09
73	2,110.14	1,972.34	1,834.53	73	211.01	197.23	183.45
74	2,316.85	2,170.43	2,015.40	74	231.69	217.04	201.54
75	2,540.78	2,377.14	2,204.88	75	254.08	237.71	220.49
76	2,859.46	2,669.98	2,480.50	76	285.95	267.00	248.05
77	3,212.59	3,005.88	2,790.56	77	321.26	300.59	279.06
78	3,608.78	3,376.23	3,135.07	78	360.88	337.62	313.51
79	4,056.64	3,789.65	3,522.65	79	405.66	378.96	352.26
80		4,254.74	3,953.29	80		425.47	395.33
81		4,745.67	4,409.77	81		474.57	440.98
82		5,279.66	4,909.31	82		527.97	490.93
83		5,882.56	5,460.53	83		588.26	546.05
84		6,545.75	6,080.66	84		654.58	608.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	490.93	456.48	422.03	18-39	49.09	45.65	42.20
40	490.93	456.48	422.03	40	49.09	45.65	42.20
41	508.16	473.71	439.25	41	50.82	47.37	43.93
42	525.38	490.93	447.87	42	52.54	49.09	44.79
43	534.00	499.54	465.09	43	53.40	49.95	46.51
44	551.22	516.77	473.71	44	55.12	51.68	47.37
45	568.45	534.00	490.93	45	56.84	53.40	49.09
46	585.67	551.22	508.16	46	58.57	55.12	50.82
47	602.90	559.83	516.77	47	60.29	55.98	51.68
48	611.51	577.06	534.00	48	61.15	57.71	53.40
49	628.74	594.29	551.22	49	62.87	59.43	55.12
50	645.96	602.90	559.83	50	64.60	60.29	55.98
51	671.80	628.74	585.67	51	67.18	62.87	58.57
52	689.03	645.96	602.90	52	68.90	64.60	60.29
53	706.25	663.19	620.12	53	70.63	66.32	62.01
54	732.09	689.03	637.35	54	73.21	68.90	63.73
55	749.32	706.25	654.58	55	74.93	70.63	65.46
56	800.99	749.32	697.64	56	80.10	74.93	69.76
57	844.06	792.38	732.09	57	84.41	79.24	73.21
58	895.73	835.44	775.15	58	89.57	83.54	77.52
59	947.41	887.12	818.22	59	94.74	88.71	81.82
60	999.09	930.19	861.28	60	99.91	93.02	86.13
61	1,067.99	999.09	921.57	61	106.80	99.91	92.16
62	1,136.89	1,059.38	981.86	62	113.69	105.94	98.19
63	1,214.41	1,128.28	1,042.15	63	121.44	112.83	104.22
64	1,291.92	1,205.80	1,111.06	64	129.19	120.58	111.11
65	1,369.44	1,274.70	1,179.96	65	136.94	127.47	118.00
66	1,490.02	1,386.67	1,283.31	66	149.00	138.67	128.33
67	1,610.60	1,498.63	1,386.67	67	161.06	149.86	138.67
68	1,739.79	1,619.21	1,498.63	68	173.98	161.92	149.86
69	1,886.21	1,757.02	1,627.82	69	188.62	175.70	162.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,032.63	1,894.82	1,757.02	70	203.26	189.48	175.70
71	2,230.72	2,084.30	1,937.89	71	223.07	208.43	193.79
72	2,454.66	2,291.01	2,127.37	72	245.47	229.10	212.74
73	2,687.20	2,514.95	2,334.08	73	268.72	251.49	233.41
74	2,945.59	2,756.11	2,558.01	74	294.56	275.61	255.80
75	3,229.81	3,023.10	2,807.78	75	322.98	302.31	280.78
76	3,600.16	3,367.62	3,126.46	76	360.02	336.76	312.65
77	4,004.97	3,746.58	3,479.58	77	400.50	374.66	347.96
78	4,452.83	4,160.00	3,867.16	78	445.28	416.00	386.72
79	4,960.99	4,633.70	4,297.80	79	496.10	463.37	429.78

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	611.51	568.45	525.38	18-39	61.15	56.84	52.54
40	611.51	568.45	525.38	40	61.15	56.84	52.54
41	637.35	594.29	542.61	41	63.73	59.43	54.26
42	654.58	611.51	559.83	42	65.46	61.15	55.98
43	671.80	628.74	577.06	43	67.18	62.87	57.71
44	689.03	645.96	594.29	44	68.90	64.60	59.43
45	714.86	663.19	611.51	45	71.49	66.32	61.15
46	732.09	680.41	628.74	46	73.21	68.04	62.87
47	757.93	706.25	654.58	47	75.79	70.63	65.46
48	775.15	723.48	671.80	48	77.52	72.35	67.18
49	800.99	749.32	689.03	49	80.10	74.93	68.90
50	818.22	766.54	706.25	50	81.82	76.65	70.63
51	844.06	792.38	732.09	51	84.41	79.24	73.21
52	869.90	809.61	749.32	52	86.99	80.96	74.93
53	895.73	835.44	775.15	53	89.57	83.54	77.52
54	921.57	861.28	800.99	54	92.16	86.13	80.10
55	938.80	878.51	818.22	55	93.88	87.85	81.82
56	999.09	938.80	869.90	56	99.91	93.88	86.99
57	1,059.38	990.48	921.57	57	105.94	99.05	92.16
58	1,119.67	1,050.77	981.86	58	111.97	105.08	98.19
59	1,179.96	1,111.06	1,033.54	59	118.00	111.11	103.35
60	1,248.86	1,171.34	1,093.83	60	124.89	117.13	109.38
61	1,334.99	1,257.47	1,171.34	61	133.50	125.75	117.13
62	1,429.73	1,343.60	1,248.86	62	142.97	134.36	124.89
63	1,524.47	1,429.73	1,326.38	63	152.45	142.97	132.64
64	1,636.44	1,533.08	1,421.12	64	163.64	153.31	142.11
65	1,739.79	1,627.82	1,507.25	65	173.98	162.78	150.72
66	1,886.21	1,765.63	1,636.44	66	188.62	176.56	163.64
67	2,041.24	1,912.05	1,774.24	67	204.12	191.20	177.42
68	2,204.88	2,058.47	1,912.05	68	220.49	205.85	191.20
69	2,385.75	2,230.72	2,075.69	69	238.58	223.07	207.57

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,575.24	2,411.59	2,239.34	70	257.52	241.16	223.93
71	2,842.23	2,661.36	2,471.88	71	284.22	266.14	247.19
72	3,126.46	2,928.36	2,721.65	72	312.65	292.84	272.17
73	3,445.13	3,221.20	2,997.26	73	344.51	322.12	299.73
74	3,798.26	3,557.10	3,307.33	74	379.83	355.71	330.73
75	4,177.22	3,910.22	3,634.61	75	417.72	391.02	363.46
76	4,693.99	4,392.54	4,082.48	76	469.40	439.25	408.25
77	5,271.05	4,926.54	4,582.03	77	527.11	492.65	458.20
78	5,917.01	5,538.05	5,150.47	78	591.70	553.80	515.05
79	6,649.10	6,218.46	5,779.21	79	664.91	621.85	577.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	792.38	749.32	706.25	18-39	79.24	74.93	70.63
40	792.38	749.32	706.25	40	79.24	74.93	70.63
41	826.83	783.77	732.09	41	82.68	78.38	73.21
42	852.67	809.61	766.54	42	85.27	80.96	76.65
43	887.12	844.06	792.38	43	88.71	84.41	79.24
44	912.96	869.90	818.22	44	91.30	86.99	81.82
45	947.41	895.73	844.06	45	94.74	89.57	84.41
46	981.86	930.19	878.51	46	98.19	93.02	87.85
47	1,016.31	964.64	912.96	47	101.63	96.46	91.30
48	1,059.38	999.09	938.80	48	105.94	99.91	93.88
49	1,093.83	1,033.54	973.25	49	109.38	103.35	97.32
50	1,128.28	1,067.99	1,007.70	50	112.83	106.80	100.77
51	1,162.73	1,102.44	1,042.15	51	116.27	110.24	104.22
52	1,197.18	1,136.89	1,067.99	52	119.72	113.69	106.80
53	1,231.63	1,162.73	1,093.83	53	123.16	116.27	109.38
54	1,257.47	1,197.18	1,128.28	54	125.75	119.72	112.83
55	1,291.92	1,223.02	1,154.12	55	129.19	122.30	115.41
56	1,369.44	1,300.54	1,223.02	56	136.94	130.05	122.30
57	1,446.96	1,369.44	1,291.92	57	144.70	136.94	129.19
58	1,533.08	1,446.96	1,360.83	58	153.31	144.70	136.08
59	1,619.21	1,533.08	1,438.34	59	161.92	153.31	143.83
60	1,705.34	1,610.60	1,515.86	60	170.53	161.06	151.59
61	1,817.31	1,722.57	1,619.21	61	181.73	172.26	161.92
62	1,937.89	1,834.53	1,722.57	62	193.79	183.45	172.26
63	2,058.47	1,946.50	1,825.92	63	205.85	194.65	182.59
64	2,187.66	2,067.08	1,946.50	64	218.77	206.71	194.65
65	2,325.46	2,196.27	2,067.08	65	232.55	219.63	206.71
66	2,523.56	2,385.75	2,239.34	66	252.36	238.58	223.93
67	2,730.27	2,583.85	2,428.82	67	273.03	258.38	242.88
68	2,954.20	2,790.56	2,626.91	68	295.42	279.06	262.69
69	3,195.36	3,023.10	2,842.23	69	319.54	302.31	284.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,453.74	3,264.26	3,074.78	70	345.37	326.43	307.48
71	3,798.26	3,591.55	3,376.23	71	379.83	359.16	337.62
72	4,168.61	3,944.68	3,712.13	72	416.86	394.47	371.21
73	4,573.41	4,323.64	4,073.87	73	457.34	432.36	407.39
74	5,021.28	4,745.67	4,470.06	74	502.13	474.57	447.01
75	5,503.60	5,202.15	4,900.70	75	550.36	520.21	490.07
76	6,184.01	5,848.11	5,503.60	76	618.40	584.81	550.36
77	6,933.33	6,554.36	6,175.40	77	693.33	655.44	617.54
78	7,777.39	7,355.36	6,933.33	78	777.74	735.54	693.33
79	8,733.41	8,259.70	7,786.00	79	873.34	825.97	778.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	223.93	206.71	189.48	18-39	22.39	20.67	18.95
40	223.93	206.71	189.48	40	22.39	20.67	18.95
41	232.55	215.32	198.10	41	23.25	21.53	19.81
42	241.16	223.93	206.71	42	24.12	22.39	20.67
43	249.77	232.55	215.32	43	24.98	23.25	21.53
44	258.38	241.16	223.93	44	25.84	24.12	22.39
45	267.00	249.77	232.55	45	26.70	24.98	23.25
46	275.61	258.38	241.16	46	27.56	25.84	24.12
47	284.22	267.00	241.16	47	28.42	26.70	24.12
48	292.84	275.61	249.77	48	29.28	27.56	24.98
49	301.45	284.22	258.38	49	30.14	28.42	25.84
50	310.06	292.84	267.00	50	31.01	29.28	26.70
51	327.29	310.06	284.22	51	32.73	31.01	28.42
52	344.51	318.67	292.84	52	34.45	31.87	29.28
53	361.74	335.90	310.06	53	36.17	33.59	31.01
54	378.96	353.13	327.29	54	37.90	35.31	32.73
55	387.58	361.74	335.90	55	38.76	36.17	33.59
56	413.42	387.58	361.74	56	41.34	38.76	36.17
57	447.87	422.03	387.58	57	44.79	42.20	38.76
58	473.71	447.87	413.42	58	47.37	44.79	41.34
59	508.16	473.71	439.25	59	50.82	47.37	43.93
60	534.00	499.54	465.09	60	53.40	49.95	46.51
61	577.06	542.61	499.54	61	57.71	54.26	49.95
62	620.12	577.06	534.00	62	62.01	57.71	53.40
63	663.19	620.12	577.06	63	66.32	62.01	57.71
64	714.86	663.19	611.51	64	71.49	66.32	61.15
65	757.93	706.25	654.58	65	75.79	70.63	65.46
66	835.44	775.15	714.86	66	83.54	77.52	71.49
67	904.35	844.06	783.77	67	90.43	84.41	78.38
68	990.48	921.57	844.06	68	99.05	92.16	84.41
69	1,076.60	999.09	921.57	69	107.66	99.91	92.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,171.34	1,085.22	999.09	70	117.13	108.52	99.91
71	1,309.15	1,214.41	1,119.67	71	130.92	121.44	111.97
72	1,446.96	1,343.60	1,240.25	72	144.70	134.36	124.02
73	1,610.60	1,498.63	1,386.67	73	161.06	149.86	138.67
74	1,791.47	1,670.89	1,541.70	74	179.15	167.09	154.17
75	1,980.95	1,851.76	1,713.95	75	198.10	185.18	171.40
76	2,204.88	2,058.47	1,912.05	76	220.49	205.85	191.20
77	2,454.66	2,291.01	2,118.76	77	245.47	229.10	211.88
78	2,721.65	2,540.78	2,351.30	78	272.17	254.08	235.13
79	3,023.10	2,825.01	2,618.30	79	302.31	282.50	261.83
80		3,135.07	2,902.52	80	335.90	313.51	290.25
81		3,479.58	3,221.20	81	372.94	347.96	322.12
82		3,858.55	3,574.32	82	414.28	385.85	357.43
83		4,280.58	3,961.90	83	459.06	428.06	396.19
84		4,754.28	4,401.16	84	509.88	475.43	440.12
				85	565.00	526.24	487.49
				86	635.63	592.56	548.64
				87	715.73	666.63	617.54
				88	805.30	749.32	694.19
				89	905.21	843.20	781.18
				90	1,018.90	949.13	878.51
				91	1,145.51	1,067.13	988.75
				92	1,289.34	1,200.63	1,111.92
				93	1,450.40	1,350.49	1,251.44
				94	1,631.27	1,519.30	1,407.34
				95	1,835.39	1,709.65	1,583.04
				96	2,064.50	1,923.24	1,781.13
				97	2,322.88	2,163.54	2,004.21
				98	2,613.13	2,433.99	2,253.98
				99	2,939.56	2,738.02	2,536.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.00	249.77	232.55	18-39	26.70	24.98	23.25
40	267.00	249.77	232.55	40	26.70	24.98	23.25
41	284.22	267.00	241.16	41	28.42	26.70	24.12
42	292.84	275.61	249.77	42	29.28	27.56	24.98
43	301.45	284.22	258.38	43	30.14	28.42	25.84
44	310.06	292.84	267.00	44	31.01	29.28	26.70
45	318.67	301.45	284.22	45	31.87	30.14	28.42
46	327.29	310.06	292.84	46	32.73	31.01	29.28
47	335.90	318.67	301.45	47	33.59	31.87	30.14
48	353.13	335.90	310.06	48	35.31	33.59	31.01
49	361.74	344.51	318.67	49	36.17	34.45	31.87
50	370.35	353.13	327.29	50	37.04	35.31	32.73
51	396.19	370.35	344.51	51	39.62	37.04	34.45
52	413.42	387.58	361.74	52	41.34	38.76	36.17
53	430.64	404.80	370.35	53	43.06	40.48	37.04
54	447.87	422.03	387.58	54	44.79	42.20	38.76
55	465.09	430.64	396.19	55	46.51	43.06	39.62
56	499.54	465.09	430.64	56	49.95	46.51	43.06
57	534.00	499.54	456.48	57	53.40	49.95	45.65
58	568.45	534.00	490.93	58	56.84	53.40	49.09
59	611.51	568.45	525.38	59	61.15	56.84	52.54
60	645.96	602.90	559.83	60	64.60	60.29	55.98
61	697.64	654.58	602.90	61	69.76	65.46	60.29
62	749.32	697.64	645.96	62	74.93	69.76	64.60
63	800.99	749.32	697.64	63	80.10	74.93	69.76
64	852.67	800.99	740.70	64	85.27	80.10	74.07
65	912.96	852.67	792.38	65	91.30	85.27	79.24
66	1,007.70	938.80	869.90	66	100.77	93.88	86.99
67	1,111.06	1,033.54	956.02	67	111.11	103.35	95.60
68	1,214.41	1,128.28	1,042.15	68	121.44	112.83	104.22
69	1,334.99	1,240.25	1,136.89	69	133.50	124.02	113.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,464.18	1,352.21	1,240.25	70	146.42	135.22	124.02
71	1,636.44	1,515.86	1,386.67	71	163.64	151.59	138.67
72	1,817.31	1,688.11	1,550.31	72	181.73	168.81	155.03
73	2,024.02	1,877.60	1,731.18	73	202.40	187.76	173.12
74	2,247.95	2,092.92	1,937.89	74	224.79	209.29	193.79
75	2,497.72	2,334.08	2,161.82	75	249.77	233.41	216.18
76	2,781.94	2,601.07	2,411.59	76	278.19	260.11	241.16
77	3,092.01	2,885.30	2,678.59	77	309.20	288.53	267.86
78	3,436.52	3,212.59	2,980.04	78	343.65	321.26	298.00
79	3,824.10	3,565.71	3,307.33	79	382.41	356.57	330.73
				80	424.61	396.19	367.77
				81	469.40	438.39	406.53
				82	519.35	484.90	449.59
				83	573.61	534.86	496.10
				84	633.90	591.70	548.64
				85	700.22	652.85	605.48
				86	788.07	734.67	681.27
				87	886.26	826.83	766.54
				88	997.37	930.19	862.14
				89	1,122.25	1,046.46	970.67
				90	1,262.64	1,176.51	1,091.25
				91	1,420.26	1,323.79	1,228.19
				92	1,597.68	1,489.16	1,381.50
				93	1,796.64	1,675.20	1,553.75
				94	2,021.43	1,884.49	1,748.40
				95	2,274.65	2,120.48	1,966.31
				96	2,558.87	2,385.75	2,212.64
				97	2,878.41	2,683.76	2,489.11
				98	3,238.42	3,018.80	2,800.03
				99	3,642.37	3,396.04	3,149.71

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	353.13	335.90	310.06	18-39	35.31	33.59	31.01
40	353.13	335.90	310.06	40	35.31	33.59	31.01
41	370.35	353.13	327.29	41	37.04	35.31	32.73
42	378.96	361.74	335.90	42	37.90	36.17	33.59
43	396.19	370.35	344.51	43	39.62	37.04	34.45
44	404.80	378.96	353.13	44	40.48	37.90	35.31
45	413.42	387.58	361.74	45	41.34	38.76	36.17
46	430.64	404.80	378.96	46	43.06	40.48	37.90
47	439.25	413.42	387.58	47	43.93	41.34	38.76
48	456.48	430.64	404.80	48	45.65	43.06	40.48
49	473.71	447.87	413.42	49	47.37	44.79	41.34
50	482.32	456.48	422.03	50	48.23	45.65	42.20
51	499.54	473.71	439.25	51	49.95	47.37	43.93
52	516.77	490.93	456.48	52	51.68	49.09	45.65
53	534.00	499.54	465.09	53	53.40	49.95	46.51
54	551.22	516.77	482.32	54	55.12	51.68	48.23
55	568.45	534.00	490.93	55	56.84	53.40	49.09
56	611.51	568.45	525.38	56	61.15	56.84	52.54
57	654.58	611.51	568.45	57	65.46	61.15	56.84
58	706.25	654.58	602.90	58	70.63	65.46	60.29
59	749.32	697.64	645.96	59	74.93	69.76	64.60
60	800.99	749.32	689.03	60	80.10	74.93	68.90
61	861.28	800.99	740.70	61	86.13	80.10	74.07
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	852.67	63	99.05	92.16	85.27
64	1,059.38	990.48	912.96	64	105.94	99.05	91.30
65	1,128.28	1,050.77	973.25	65	112.83	105.08	97.32
66	1,248.86	1,162.73	1,076.60	66	124.89	116.27	107.66
67	1,378.05	1,283.31	1,179.96	67	137.81	128.33	118.00
68	1,515.86	1,412.50	1,300.54	68	151.59	141.25	130.05
69	1,670.89	1,550.31	1,429.73	69	167.09	155.03	142.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,843.15	1,705.34	1,567.54	70	184.31	170.53	156.75
71	2,067.08	1,912.05	1,757.02	71	206.71	191.20	175.70
72	2,299.63	2,135.98	1,972.34	72	229.96	213.60	197.23
73	2,575.24	2,394.37	2,213.50	73	257.52	239.44	221.35
74	2,876.69	2,678.59	2,480.50	74	287.67	267.86	248.05
75	3,203.97	2,988.65	2,773.33	75	320.40	298.87	277.33
76	3,565.71	3,333.17	3,092.01	76	356.57	333.32	309.20
77	3,961.90	3,703.52	3,436.52	77	396.19	370.35	343.65
78	4,409.77	4,116.93	3,824.10	78	440.98	411.69	382.41
79	4,900.70	4,573.41	4,246.13	79	490.07	457.34	424.61
				80	544.33	508.16	471.98
				81	606.34	566.72	526.24
				82	675.25	630.46	585.67
				83	752.76	702.81	652.85
				84	838.03	782.91	726.92
				85	932.77	870.76	808.74
				86	1,049.90	980.14	910.38
				87	1,180.82	1,102.44	1,024.07
				88	1,328.96	1,240.25	1,151.54
				89	1,494.33	1,395.28	1,296.23
				90	1,681.22	1,569.26	1,458.15
				91	1,891.38	1,765.63	1,639.88
				92	2,127.37	1,986.12	1,844.87
				93	2,393.51	2,235.03	2,075.69
				94	2,693.23	2,514.09	2,334.94
				95	3,029.13	2,828.45	2,626.91
				96	3,408.10	3,181.58	2,955.06
				97	3,834.43	3,579.49	3,324.55
				98	4,313.31	4,026.50	3,739.69
				99	4,852.47	4,529.49	4,207.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.87	430.64	404.80	18-39	44.79	43.06	40.48
40	447.87	430.64	404.80	40	44.79	43.06	40.48
41	465.09	447.87	422.03	41	46.51	44.79	42.20
42	482.32	456.48	430.64	42	48.23	45.65	43.06
43	499.54	473.71	447.87	43	49.95	47.37	44.79
44	508.16	482.32	456.48	44	50.82	48.23	45.65
45	525.38	499.54	473.71	45	52.54	49.95	47.37
46	542.61	516.77	490.93	46	54.26	51.68	49.09
47	559.83	534.00	499.54	47	55.98	53.40	49.95
48	577.06	551.22	516.77	48	57.71	55.12	51.68
49	594.29	568.45	534.00	49	59.43	56.84	53.40
50	611.51	577.06	542.61	50	61.15	57.71	54.26
51	645.96	611.51	568.45	51	64.60	61.15	56.84
52	671.80	637.35	594.29	52	67.18	63.73	59.43
53	706.25	671.80	628.74	53	70.63	67.18	62.87
54	740.70	697.64	654.58	54	74.07	69.76	65.46
55	766.54	723.48	680.41	55	76.65	72.35	68.04
56	818.22	775.15	723.48	56	81.82	77.52	72.35
57	869.90	826.83	775.15	57	86.99	82.68	77.52
58	921.57	869.90	818.22	58	92.16	86.99	81.82
59	981.86	930.19	869.90	59	98.19	93.02	86.99
60	1,033.54	981.86	921.57	60	103.35	98.19	92.16
61	1,111.06	1,050.77	990.48	61	111.11	105.08	99.05
62	1,197.18	1,136.89	1,067.99	62	119.72	113.69	106.80
63	1,283.31	1,214.41	1,145.51	63	128.33	121.44	114.55
64	1,386.67	1,309.15	1,231.63	64	138.67	130.92	123.16
65	1,481.41	1,403.89	1,317.76	65	148.14	140.39	131.78
66	1,636.44	1,541.70	1,446.96	66	163.64	154.17	144.70
67	1,800.08	1,696.73	1,584.76	67	180.01	169.67	158.48
68	1,972.34	1,851.76	1,731.18	68	197.23	185.18	173.12
69	2,170.43	2,041.24	1,903.44	69	217.04	204.12	190.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,385.75	2,230.72	2,075.69	70	238.58	223.07	207.57
71	2,661.36	2,497.72	2,325.46	71	266.14	249.77	232.55
72	2,962.81	2,781.94	2,601.07	72	296.28	278.19	260.11
73	3,307.33	3,109.23	2,911.14	73	330.73	310.92	291.11
74	3,686.29	3,470.97	3,255.65	74	368.63	347.10	325.56
75	4,099.71	3,875.77	3,643.23	75	409.97	387.58	364.32
76	4,564.80	4,315.03	4,056.64	76	456.48	431.50	405.66
77	5,072.96	4,788.73	4,504.51	77	507.30	478.87	450.45
78	5,641.40	5,331.34	5,012.67	78	564.14	533.13	501.27
79	6,270.14	5,925.63	5,572.50	79	627.01	592.56	557.25
				80	696.78	658.02	619.26
				81	775.15	732.09	689.03
				82	861.28	813.91	765.68
				83	957.75	904.35	850.95
				84	1,064.55	1,005.98	946.55
				85	1,183.40	1,117.95	1,051.63
				86	1,331.54	1,258.33	1,183.40
				87	1,497.77	1,415.09	1,331.54
				88	1,685.53	1,592.51	1,497.77
				89	1,895.68	1,791.47	1,684.67
				90	2,132.54	2,015.40	1,895.68
				91	2,399.53	2,266.90	2,132.54
				92	2,699.26	2,550.26	2,398.67
				93	3,036.88	2,868.93	2,698.40
				94	3,416.71	3,227.23	3,036.02
				95	3,843.04	3,631.17	3,414.99
				96	4,323.64	4,084.20	3,842.18
				97	4,863.67	4,594.94	4,322.78
				98	5,471.73	5,169.42	4,862.80
				99	6,155.59	5,815.38	5,470.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	327.29	301.45	275.61	18-39	32.73	30.14	27.56
40	327.29	301.45	275.61	40	32.73	30.14	27.56
41	344.51	318.67	292.84	41	34.45	31.87	29.28
42	361.74	335.90	301.45	42	36.17	33.59	30.14
43	370.35	344.51	318.67	43	37.04	34.45	31.87
44	387.58	361.74	327.29	44	38.76	36.17	32.73
45	404.80	378.96	344.51	45	40.48	37.90	34.45
46	413.42	387.58	353.13	46	41.34	38.76	35.31
47	430.64	404.80	370.35	47	43.06	40.48	37.04
48	447.87	422.03	387.58	48	44.79	42.20	38.76
49	465.09	439.25	404.80	49	46.51	43.93	40.48
50	482.32	447.87	413.42	50	48.23	44.79	41.34
51	508.16	473.71	430.64	51	50.82	47.37	43.06
52	525.38	490.93	447.87	52	52.54	49.09	44.79
53	551.22	508.16	465.09	53	55.12	50.82	46.51
54	577.06	534.00	482.32	54	57.71	53.40	48.23
55	594.29	551.22	499.54	55	59.43	55.12	49.95
56	637.35	585.67	534.00	56	63.73	58.57	53.40
57	671.80	620.12	568.45	57	67.18	62.01	56.84
58	714.86	663.19	602.90	58	71.49	66.32	60.29
59	757.93	706.25	645.96	59	75.79	70.63	64.60
60	800.99	740.70	680.41	60	80.10	74.07	68.04
61	861.28	800.99	732.09	61	86.13	80.10	73.21
62	921.57	861.28	792.38	62	92.16	86.13	79.24
63	990.48	921.57	844.06	63	99.05	92.16	84.41
64	1,067.99	990.48	912.96	64	106.80	99.05	91.30
65	1,136.89	1,059.38	973.25	65	113.69	105.94	97.32
66	1,231.63	1,145.51	1,059.38	66	123.16	114.55	105.94
67	1,334.99	1,240.25	1,145.51	67	133.50	124.02	114.55
68	1,446.96	1,343.60	1,240.25	68	144.70	134.36	124.02
69	1,567.54	1,455.57	1,343.60	69	156.75	145.56	134.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,688.11	1,567.54	1,446.96	70	168.81	156.75	144.70
71	1,860.37	1,731.18	1,601.99	71	186.04	173.12	160.20
72	2,049.85	1,912.05	1,765.63	72	204.99	191.20	176.56
73	2,265.17	2,110.14	1,946.50	73	226.52	211.01	194.65
74	2,489.11	2,325.46	2,153.21	74	248.91	232.55	215.32
75	2,738.88	2,558.01	2,368.53	75	273.89	255.80	236.85
76	3,074.78	2,868.07	2,661.36	76	307.48	286.81	266.14
77	3,436.52	3,212.59	2,980.04	77	343.65	321.26	298.00
78	3,849.94	3,591.55	3,333.17	78	384.99	359.16	333.32
79	4,315.03	4,022.19	3,729.36	79	431.50	402.22	372.94
80		4,504.51	4,177.22	80		450.45	417.72
81		5,012.67	4,650.93	81		501.27	465.09
82		5,572.50	5,167.70	82		557.25	516.77
83		6,192.62	5,744.76	83		619.26	574.48
84		6,881.65	6,382.11	84		688.17	638.21

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	396.19	370.35	344.51	18-39	39.62	37.04	34.45
40	396.19	370.35	344.51	40	39.62	37.04	34.45
41	413.42	387.58	361.74	41	41.34	38.76	36.17
42	439.25	413.42	378.96	42	43.93	41.34	37.90
43	456.48	422.03	387.58	43	45.65	42.20	38.76
44	473.71	439.25	404.80	44	47.37	43.93	40.48
45	490.93	456.48	422.03	45	49.09	45.65	42.20
46	516.77	482.32	439.25	46	51.68	48.23	43.93
47	534.00	499.54	456.48	47	53.40	49.95	45.65
48	559.83	516.77	473.71	48	55.98	51.68	47.37
49	585.67	542.61	490.93	49	58.57	54.26	49.09
50	602.90	559.83	508.16	50	60.29	55.98	50.82
51	628.74	585.67	534.00	51	62.87	58.57	53.40
52	654.58	602.90	551.22	52	65.46	60.29	55.12
53	680.41	628.74	577.06	53	68.04	62.87	57.71
54	706.25	654.58	602.90	54	70.63	65.46	60.29
55	732.09	680.41	620.12	55	73.21	68.04	62.01
56	783.77	723.48	663.19	56	78.38	72.35	66.32
57	835.44	775.15	706.25	57	83.54	77.52	70.63
58	887.12	826.83	757.93	58	88.71	82.68	75.79
59	947.41	878.51	800.99	59	94.74	87.85	80.10
60	999.09	930.19	852.67	60	99.91	93.02	85.27
61	1,076.60	999.09	921.57	61	107.66	99.91	92.16
62	1,145.51	1,067.99	981.86	62	114.55	106.80	98.19
63	1,231.63	1,145.51	1,050.77	63	123.16	114.55	105.08
64	1,317.76	1,223.02	1,128.28	64	131.78	122.30	112.83
65	1,403.89	1,309.15	1,205.80	65	140.39	130.92	120.58
66	1,533.08	1,429.73	1,317.76	66	153.31	142.97	131.78
67	1,662.28	1,550.31	1,429.73	67	166.23	155.03	142.97
68	1,808.69	1,679.50	1,550.31	68	180.87	167.95	155.03
69	1,963.73	1,825.92	1,688.11	69	196.37	182.59	168.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,127.37	1,980.95	1,825.92	70	212.74	198.10	182.59
71	2,351.30	2,187.66	2,024.02	71	235.13	218.77	202.40
72	2,601.07	2,420.21	2,239.34	72	260.11	242.02	223.93
73	2,868.07	2,669.98	2,471.88	73	286.81	267.00	247.19
74	3,160.91	2,954.20	2,738.88	74	316.09	295.42	273.89
75	3,488.20	3,255.65	3,023.10	75	348.82	325.56	302.31
76	3,884.39	3,626.00	3,367.62	76	388.44	362.60	336.76
77	4,323.64	4,039.42	3,746.58	77	432.36	403.94	374.66
78	4,805.96	4,487.28	4,168.61	78	480.60	448.73	416.86
79	5,348.57	4,995.44	4,633.70	79	534.86	499.54	463.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	508.16	473.71	430.64	18-39	50.82	47.37	43.06
40	508.16	473.71	430.64	40	50.82	47.37	43.06
41	534.00	499.54	456.48	41	53.40	49.95	45.65
42	551.22	516.77	473.71	42	55.12	51.68	47.37
43	577.06	534.00	490.93	43	57.71	53.40	49.09
44	594.29	551.22	508.16	44	59.43	55.12	50.82
45	620.12	577.06	534.00	45	62.01	57.71	53.40
46	645.96	602.90	551.22	46	64.60	60.29	55.12
47	671.80	628.74	577.06	47	67.18	62.87	57.71
48	697.64	654.58	602.90	48	69.76	65.46	60.29
49	723.48	680.41	628.74	49	72.35	68.04	62.87
50	749.32	697.64	645.96	50	74.93	69.76	64.60
51	783.77	732.09	680.41	51	78.38	73.21	68.04
52	818.22	766.54	706.25	52	81.82	76.65	70.63
53	852.67	792.38	732.09	53	85.27	79.24	73.21
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	921.57	861.28	792.38	55	92.16	86.13	79.24
56	981.86	912.96	844.06	56	98.19	91.30	84.41
57	1,042.15	973.25	895.73	57	104.22	97.32	89.57
58	1,111.06	1,033.54	956.02	58	111.11	103.35	95.60
59	1,179.96	1,093.83	1,007.70	59	118.00	109.38	100.77
60	1,248.86	1,162.73	1,067.99	60	124.89	116.27	106.80
61	1,343.60	1,248.86	1,145.51	61	134.36	124.89	114.55
62	1,429.73	1,334.99	1,231.63	62	142.97	133.50	123.16
63	1,533.08	1,429.73	1,317.76	63	153.31	142.97	131.78
64	1,636.44	1,524.47	1,412.50	64	163.64	152.45	141.25
65	1,748.40	1,627.82	1,507.25	65	174.84	162.78	150.72
66	1,912.05	1,782.86	1,645.05	66	191.20	178.29	164.51
67	2,092.92	1,946.50	1,800.08	67	209.29	194.65	180.01
68	2,282.40	2,127.37	1,963.73	68	228.24	212.74	196.37
69	2,489.11	2,316.85	2,144.59	69	248.91	231.69	214.46

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,713.04	2,523.56	2,334.08	70	271.30	252.36	233.41
71	3,005.88	2,799.17	2,592.46	71	300.59	279.92	259.25
72	3,333.17	3,109.23	2,876.69	72	333.32	310.92	287.67
73	3,686.29	3,436.52	3,186.75	73	368.63	343.65	318.67
74	4,082.48	3,806.87	3,531.26	74	408.25	380.69	353.13
75	4,513.12	4,211.67	3,910.22	75	451.31	421.17	391.02
76	5,064.34	4,728.44	4,392.54	76	506.43	472.84	439.25
77	5,675.85	5,305.50	4,926.54	77	567.59	530.55	492.65
78	6,364.88	5,942.85	5,520.82	78	636.49	594.29	552.08
79	7,131.42	6,666.33	6,192.62	79	713.14	666.63	619.26

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	645.96	611.51	577.06	18-39	64.60	61.15	57.71
40	645.96	611.51	577.06	40	64.60	61.15	57.71
41	680.41	645.96	602.90	41	68.04	64.60	60.29
42	706.25	671.80	628.74	42	70.63	67.18	62.87
43	732.09	697.64	654.58	43	73.21	69.76	65.46
44	766.54	723.48	680.41	44	76.65	72.35	68.04
45	800.99	757.93	714.86	45	80.10	75.79	71.49
46	826.83	783.77	740.70	46	82.68	78.38	74.07
47	861.28	818.22	775.15	47	86.13	81.82	77.52
48	904.35	861.28	809.61	48	90.43	86.13	80.96
49	938.80	887.12	835.44	49	93.88	88.71	83.54
50	973.25	921.57	869.90	50	97.32	92.16	86.99
51	1,024.93	973.25	912.96	51	102.49	97.32	91.30
52	1,076.60	1,024.93	964.64	52	107.66	102.49	96.46
53	1,128.28	1,067.99	1,007.70	53	112.83	106.80	100.77
54	1,188.57	1,128.28	1,059.38	54	118.86	112.83	105.94
55	1,240.25	1,171.34	1,102.44	55	124.02	117.13	110.24
56	1,317.76	1,248.86	1,171.34	56	131.78	124.89	117.13
57	1,403.89	1,326.38	1,248.86	57	140.39	132.64	124.89
58	1,490.02	1,403.89	1,317.76	58	149.00	140.39	131.78
59	1,576.15	1,490.02	1,403.89	59	157.61	149.00	140.39
60	1,670.89	1,576.15	1,481.41	60	167.09	157.61	148.14
61	1,791.47	1,696.73	1,593.37	61	179.15	169.67	159.34
62	1,920.66	1,817.31	1,705.34	62	192.07	181.73	170.53
63	2,049.85	1,937.89	1,825.92	63	204.99	193.79	182.59
64	2,196.27	2,075.69	1,955.11	64	219.63	207.57	195.51
65	2,342.69	2,213.50	2,084.30	65	234.27	221.35	208.43
66	2,558.01	2,420.21	2,273.79	66	255.80	242.02	227.38
67	2,790.56	2,635.53	2,480.50	67	279.06	263.55	248.05
68	3,031.72	2,868.07	2,704.43	68	303.17	286.81	270.44
69	3,307.33	3,126.46	2,945.59	69	330.73	312.65	294.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,600.16	3,402.07	3,203.97	70	360.02	340.21	320.40
71	3,979.13	3,763.81	3,548.49	71	397.91	376.38	354.85
72	4,392.54	4,160.00	3,918.84	72	439.25	416.00	391.88
73	4,849.02	4,590.64	4,332.25	73	484.90	459.06	433.23
74	5,348.57	5,072.96	4,797.35	74	534.86	507.30	479.73
75	5,899.79	5,598.34	5,296.89	75	589.98	559.83	529.69
76	6,614.65	6,278.75	5,942.85	76	661.47	627.88	594.29
77	7,407.03	7,036.68	6,657.72	77	740.70	703.67	665.77
78	8,302.77	7,889.35	7,467.32	78	830.28	788.94	746.73
79	9,301.86	8,836.76	8,371.67	79	930.19	883.68	837.17

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	456.48	430.64	396.19	18-39	45.65	43.06	39.62
40	456.48	430.64	396.19	40	45.65	43.06	39.62
41	473.71	447.87	413.42	41	47.37	44.79	41.34
42	490.93	456.48	422.03	42	49.09	45.65	42.20
43	508.16	473.71	439.25	43	50.82	47.37	43.93
44	516.77	490.93	456.48	44	51.68	49.09	45.65
45	534.00	499.54	465.09	45	53.40	49.95	46.51
46	551.22	516.77	482.32	46	55.12	51.68	48.23
47	568.45	534.00	499.54	47	56.84	53.40	49.95
48	585.67	551.22	516.77	48	58.57	55.12	51.68
49	602.90	568.45	534.00	49	60.29	56.84	53.40
50	620.12	585.67	542.61	50	62.01	58.57	54.26
51	645.96	602.90	559.83	51	64.60	60.29	55.98
52	663.19	620.12	577.06	52	66.32	62.01	57.71
53	680.41	637.35	594.29	53	68.04	63.73	59.43
54	706.25	663.19	611.51	54	70.63	66.32	61.15
55	723.48	671.80	620.12	55	72.35	67.18	62.01
56	766.54	714.86	654.58	56	76.65	71.49	65.46
57	800.99	749.32	697.64	57	80.10	74.93	69.76
58	844.06	792.38	732.09	58	84.41	79.24	73.21
59	887.12	835.44	775.15	59	88.71	83.54	77.52
60	930.19	869.90	809.61	60	93.02	86.99	80.96
61	999.09	938.80	869.90	61	99.91	93.88	86.99
62	1,067.99	999.09	930.19	62	106.80	99.91	93.02
63	1,145.51	1,067.99	990.48	63	114.55	106.80	99.05
64	1,223.02	1,136.89	1,050.77	64	122.30	113.69	105.08
65	1,300.54	1,214.41	1,119.67	65	130.05	121.44	111.97
66	1,403.89	1,309.15	1,205.80	66	140.39	130.92	120.58
67	1,507.25	1,403.89	1,300.54	67	150.72	140.39	130.05
68	1,627.82	1,515.86	1,403.89	68	162.78	151.59	140.39
69	1,748.40	1,627.82	1,507.25	69	174.84	162.78	150.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,877.60	1,748.40	1,619.21	70	187.76	174.84	161.92
71	2,058.47	1,920.66	1,782.86	71	205.85	192.07	178.29
72	2,256.56	2,110.14	1,955.11	72	225.66	211.01	195.51
73	2,480.50	2,308.24	2,135.98	73	248.05	230.82	213.60
74	2,713.04	2,532.17	2,342.69	74	271.30	253.22	234.27
75	2,971.43	2,773.33	2,566.62	75	297.14	277.33	256.66
76	3,324.55	3,100.62	2,876.69	76	332.46	310.06	287.67
77	3,720.74	3,470.97	3,212.59	77	372.07	347.10	321.26
78	4,160.00	3,875.77	3,591.55	78	416.00	387.58	359.16
79	4,650.93	4,332.25	4,013.58	79	465.09	433.23	401.36
80		4,840.41	4,487.28	80		484.04	448.73
81		5,348.57	4,952.38	81		534.86	495.24
82		5,891.18	5,460.53	82		589.12	546.05
83		6,502.69	6,028.98	83		650.27	602.90
84		7,174.49	6,649.10	84		717.45	664.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	568.45	534.00	490.93	18-39	56.84	53.40	49.09
40	568.45	534.00	490.93	40	56.84	53.40	49.09
41	594.29	551.22	508.16	41	59.43	55.12	50.82
42	611.51	568.45	525.38	42	61.15	56.84	52.54
43	628.74	585.67	542.61	43	62.87	58.57	54.26
44	654.58	611.51	559.83	44	65.46	61.15	55.98
45	671.80	628.74	585.67	45	67.18	62.87	58.57
46	697.64	654.58	602.90	46	69.76	65.46	60.29
47	714.86	671.80	620.12	47	71.49	67.18	62.01
48	740.70	697.64	645.96	48	74.07	69.76	64.60
49	766.54	714.86	663.19	49	76.65	71.49	66.32
50	783.77	732.09	680.41	50	78.38	73.21	68.04
51	809.61	757.93	706.25	51	80.96	75.79	70.63
52	835.44	783.77	723.48	52	83.54	78.38	72.35
53	861.28	800.99	740.70	53	86.13	80.10	74.07
54	887.12	826.83	766.54	54	88.71	82.68	76.65
55	904.35	844.06	783.77	55	90.43	84.41	78.38
56	956.02	895.73	835.44	56	95.60	89.57	83.54
57	1,016.31	947.41	878.51	57	101.63	94.74	87.85
58	1,067.99	999.09	921.57	58	106.80	99.91	92.16
59	1,128.28	1,050.77	973.25	59	112.83	105.08	97.32
60	1,188.57	1,111.06	1,024.93	60	118.86	111.11	102.49
61	1,266.09	1,179.96	1,093.83	61	126.61	118.00	109.38
62	1,352.21	1,257.47	1,162.73	62	135.22	125.75	116.27
63	1,438.34	1,343.60	1,240.25	63	143.83	134.36	124.02
64	1,533.08	1,429.73	1,326.38	64	153.31	142.97	132.64
65	1,627.82	1,515.86	1,403.89	65	162.78	151.59	140.39
66	1,757.02	1,636.44	1,515.86	66	175.70	163.64	151.59
67	1,894.82	1,765.63	1,636.44	67	189.48	176.56	163.64
68	2,049.85	1,912.05	1,774.24	68	204.99	191.20	177.42
69	2,204.88	2,058.47	1,912.05	69	220.49	205.85	191.20

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,377.14	2,222.11	2,058.47	70	237.71	222.21	205.85
71	2,618.30	2,446.04	2,265.17	71	261.83	244.60	226.52
72	2,876.69	2,687.20	2,489.11	72	287.67	268.72	248.91
73	3,160.91	2,954.20	2,738.88	73	316.09	295.42	273.89
74	3,470.97	3,238.42	3,005.88	74	347.10	323.84	300.59
75	3,815.48	3,557.10	3,298.71	75	381.55	355.71	329.87
76	4,228.90	3,944.68	3,660.45	76	422.89	394.47	366.05
77	4,685.38	4,366.70	4,048.03	77	468.54	436.67	404.80
78	5,184.92	4,840.41	4,487.28	78	518.49	484.04	448.73
79	5,736.14	5,357.18	4,969.60	79	573.61	535.72	496.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	697.64	654.58	602.90	18-39	69.76	65.46	60.29
40	697.64	654.58	602.90	40	69.76	65.46	60.29
41	723.48	680.41	628.74	41	72.35	68.04	62.87
42	749.32	706.25	654.58	42	74.93	70.63	65.46
43	775.15	723.48	671.80	43	77.52	72.35	67.18
44	800.99	749.32	697.64	44	80.10	74.93	69.76
45	835.44	783.77	723.48	45	83.54	78.38	72.35
46	861.28	809.61	749.32	46	86.13	80.96	74.93
47	887.12	835.44	775.15	47	88.71	83.54	77.52
48	921.57	861.28	800.99	48	92.16	86.13	80.10
49	956.02	895.73	826.83	49	95.60	89.57	82.68
50	981.86	921.57	852.67	50	98.19	92.16	85.27
51	1,016.31	956.02	887.12	51	101.63	95.60	88.71
52	1,050.77	981.86	912.96	52	105.08	98.19	91.30
53	1,093.83	1,024.93	947.41	53	109.38	102.49	94.74
54	1,128.28	1,059.38	981.86	54	112.83	105.94	98.19
55	1,162.73	1,085.22	1,007.70	55	116.27	108.52	100.77
56	1,231.63	1,154.12	1,067.99	56	123.16	115.41	106.80
57	1,291.92	1,205.80	1,119.67	57	129.19	120.58	111.97
58	1,360.83	1,274.70	1,179.96	58	136.08	127.47	118.00
59	1,429.73	1,334.99	1,240.25	59	142.97	133.50	124.02
60	1,498.63	1,403.89	1,300.54	60	149.86	140.39	130.05
61	1,601.99	1,498.63	1,386.67	61	160.20	149.86	138.67
62	1,696.73	1,584.76	1,472.79	62	169.67	158.48	147.28
63	1,808.69	1,688.11	1,567.54	63	180.87	168.81	156.75
64	1,920.66	1,800.08	1,670.89	64	192.07	180.01	167.09
65	2,041.24	1,912.05	1,774.24	65	204.12	191.20	177.42
66	2,213.50	2,067.08	1,920.66	66	221.35	206.71	192.07
67	2,402.98	2,247.95	2,084.30	67	240.30	224.79	208.43
68	2,601.07	2,428.82	2,256.56	68	260.11	242.88	225.66
69	2,816.40	2,626.91	2,437.43	69	281.64	262.69	243.74

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,048.94	2,842.23	2,635.53	70	304.89	284.22	263.55
71	3,359.00	3,135.07	2,911.14	71	335.90	313.51	291.11
72	3,694.90	3,453.74	3,203.97	72	369.49	345.37	320.40
73	4,073.87	3,798.26	3,522.65	73	407.39	379.83	352.26
74	4,478.67	4,185.84	3,884.39	74	447.87	418.58	388.44
75	4,926.54	4,599.25	4,271.96	75	492.65	459.93	427.20
76	5,512.21	5,150.47	4,780.12	76	551.22	515.05	478.01
77	6,166.79	5,761.98	5,348.57	77	616.68	576.20	534.86
78	6,890.26	6,433.78	5,977.30	78	689.03	643.38	597.73
79	7,708.48	7,200.33	6,683.56	79	770.85	720.03	668.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	895.73	844.06	792.38	18-39	89.57	84.41	79.24
40	895.73	844.06	792.38	40	89.57	84.41	79.24
41	930.19	878.51	826.83	41	93.02	87.85	82.68
42	964.64	912.96	861.28	42	96.46	91.30	86.13
43	1,007.70	947.41	887.12	43	100.77	94.74	88.71
44	1,042.15	981.86	921.57	44	104.22	98.19	92.16
45	1,076.60	1,016.31	956.02	45	107.66	101.63	95.60
46	1,119.67	1,059.38	990.48	46	111.97	105.94	99.05
47	1,162.73	1,102.44	1,033.54	47	116.27	110.24	103.35
48	1,205.80	1,136.89	1,067.99	48	120.58	113.69	106.80
49	1,248.86	1,179.96	1,111.06	49	124.89	118.00	111.11
50	1,291.92	1,223.02	1,145.51	50	129.19	122.30	114.55
51	1,343.60	1,274.70	1,197.18	51	134.36	127.47	119.72
52	1,403.89	1,326.38	1,240.25	52	140.39	132.64	124.02
53	1,455.57	1,378.05	1,291.92	53	145.56	137.81	129.19
54	1,515.86	1,429.73	1,343.60	54	151.59	142.97	134.36
55	1,567.54	1,481.41	1,395.28	55	156.75	148.14	139.53
56	1,653.66	1,567.54	1,472.79	56	165.37	156.75	147.28
57	1,739.79	1,645.05	1,550.31	57	173.98	164.51	155.03
58	1,834.53	1,731.18	1,627.82	58	183.45	173.12	162.78
59	1,929.27	1,817.31	1,705.34	59	192.93	181.73	170.53
60	2,024.02	1,912.05	1,791.47	60	202.40	191.20	179.15
61	2,153.21	2,032.63	1,912.05	61	215.32	203.26	191.20
62	2,291.01	2,161.82	2,032.63	62	229.10	216.18	203.26
63	2,428.82	2,299.63	2,161.82	63	242.88	229.96	216.18
64	2,583.85	2,446.04	2,299.63	64	258.38	244.60	229.96
65	2,738.88	2,592.46	2,437.43	65	273.89	259.25	243.74
66	2,962.81	2,807.78	2,644.14	66	296.28	280.78	264.41
67	3,212.59	3,040.33	2,859.46	67	321.26	304.03	285.95
68	3,470.97	3,281.49	3,092.01	68	347.10	328.15	309.20
69	3,755.19	3,548.49	3,341.78	69	375.52	354.85	334.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 32.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,056.64	3,832.71	3,608.78	70	405.66	383.27	360.88
71	4,452.83	4,211.67	3,961.90	71	445.28	421.17	396.19
72	4,892.09	4,625.09	4,349.48	72	489.21	462.51	434.95
73	5,365.79	5,072.96	4,771.51	73	536.58	507.30	477.15
74	5,891.18	5,563.89	5,236.60	74	589.12	556.39	523.66
75	6,459.62	6,106.50	5,744.76	75	645.96	610.65	574.48
76	7,226.16	6,829.97	6,425.17	76	722.62	683.00	642.52
77	8,087.45	7,639.58	7,183.10	77	808.74	763.96	718.31
78	9,043.47	8,543.93	8,035.77	78	904.35	854.39	803.58
79	10,111.46	9,551.63	8,983.18	79	1,011.15	955.16	898.32

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC4JQ
Long Term Care	H-LTC4JQ21
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Cost of Living (CPI) Benefit Rider	H-COLR
Cost of Living (CPI) Benefit Rider	H-COLR-3
Nonforfeiture Benefit Rider	H-NF3-6

These policy forms are tax-qualified individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from January 1998 through January 2001.

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, Alzheimer's Facility Care, Assisted Living Facility Care, Hospice Facility Care, Bed Reservation, Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

There are three Home Health Care options available at issue. The Standard ("Standard Benefits") option sets the daily benefit amount for Home and Community Based Care at 75% of the daily benefit amount for Nursing Facility Care. The Increased ("Increased Benefits") option sets the daily benefit amount for Home and Community Based Care at 100% of the daily benefit amount for Nursing Facility Care. The Reduced ("Reduced Benefits") option sets the daily benefit amount for Home and Community Based Care at 50% of the daily benefit amount for Nursing Facility Care.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Informal Caregiver Training, Respite Care Benefit, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of six ADLs (dressing, eating, toileting, transferring, bathing, and continence) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits,

Informal Caregiver Training benefits and Supplemental benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, Informal Caregiver Training or Supplemental, are being paid.

A 5% simple, a 5% compound, and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

5. Actuarial Assumptions

a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between Travelers and GECA and actual-to-expected factors that reflect actual emerging experience on these policy forms.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

March 2015

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

A cumulative 2.6% increase in morbidity is assumed due to adverse selection from the rate increase.

b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through March 31, 2012 and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

In the year of rate increase implementation, an additional 2.9% of in-force policyholders are assumed to lapse, and a 7.2% 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, except that commission will not be paid on any increase in premium.

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 these particular policies.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 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	55.0%
Semi-Annual	0.51*AP	15.0%
Quarterly	0.26*AP	15.1%
Monthly	0.09*AP	14.9%

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 6.5% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

16. History of Previous Rate Revisions

One prior rate increase has been approved and implemented on these policy forms and associated riders. A 30.3% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting an increase of 71.7%. Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Current rate tables are included with this memorandum in Exhibit V. Rate tables reflecting the 71.7% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 71.7% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)

Before increase: $1,904
After increase: $3,269

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	4.1%
48 - 52	9.3%
53 - 57	20.2%
58 - 62	26.2%
63 - 67	21.8%
68 - 72	13.3%
73 +	5.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	29.9%
60-day	15.5%
100-day	54.6%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.0%
3-Year	31.3%
5-Year	34.4%
Unlimited	30.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	5.7%
Simple	26.3%
Compound	43.3%
CPI	24.7%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	7.3%
Standard	22.2%
Increased	70.5%

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	761	$1,448,883
Nationwide	25,014	$57,904,402

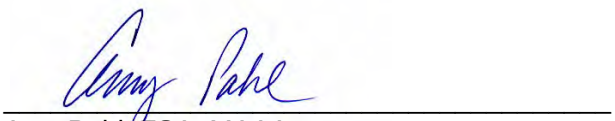
22. Actuarial Certification

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 gross premiums bear reasonable relationship 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
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	5,796	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	7,721,639	3,344	232,168	3.0%	10,311	17,613,876	7,629	529,600	3.0%				0.0104		0.9896		5.85%	2.2811
Historical	1999	30,794,061	189,122	858,900	2.8%	23,193	66,360,966	407,557	1,850,923	2.8%				0.0272		0.9728		5.85%	2.1550
Experience	2000	54,003,721	484,105	3,780,873	7.0%	33,816	109,943,544	985,566	7,697,295	7.0%				0.0319		0.9681		5.85%	2.0359
	2001	62,923,203	1,566,727	5,217,615	8.3%	33,187	121,020,009	3,013,282	10,035,023	8.3%				0.0395		0.9605		5.85%	1.9233
	2002	61,422,501	2,818,225	8,541,495	13.9%	32,244	111,602,564	5,120,617	15,519,601	13.9%				0.0284		0.9716		5.85%	1.8170
	2003	60,056,845	4,197,095	9,988,554	16.6%	31,479	103,088,330	7,204,366	17,145,478	16.6%				0.0237		0.9763		5.85%	1.7165
	2004	62,503,951	5,352,938	11,245,191	18.0%	30,648	101,357,242	8,680,395	18,235,352	18.0%				0.0264		0.9736		5.85%	1.6216
	2005	64,399,830	6,565,264	17,143,967	26.6%	29,739	98,658,009	10,057,726	26,263,884	26.6%				0.0297		0.9703		5.85%	1.5320
	2006	62,836,089	6,231,691	17,919,412	28.5%	29,077	90,940,448	9,018,906	25,934,131	28.5%				0.0223		0.9777		5.85%	1.4473
	2007	61,928,944	4,592,163	27,152,207	43.8%	28,493	84,672,413	6,278,640	37,123,883	43.8%				0.0201		0.9799		5.85%	1.3673
	2008	61,117,446	24,317,045	28,447,079	46.5%	27,895	78,943,026	31,409,381	36,743,986	46.5%				0.0210		0.9790		5.85%	1.2917
	2009	60,082,698	36,635,777	35,483,747	59.1%	27,194	73,315,925	44,704,815	43,299,050	59.1%				0.0251		0.9749		5.85%	1.2203
	2010	58,726,722	39,890,871	43,786,333	74.6%	26,506	67,699,423	45,985,693	50,476,331	74.6%				0.0253		0.9747		5.85%	1.1528
	2011	56,710,797	39,074,589	47,959,838	84.6%	25,671	61,761,136	42,554,348	52,230,867	84.6%				0.0315		0.9685		5.85%	1.0891
	2012	59,351,320	47,006,184	46,326,283	78.1%	25,014	61,063,293	48,362,065	47,662,553	78.1%				0.0256		0.9744		5.85%	1.0288
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	60,185,153	52,524,607	64,403,920	107.0%	1.0000	1.3710	1.0000	0.0394	0.0000	0.9606	1.0416	5.50%	0.9736
Projected	2014	58,754,737	70,471,521	72,389,462	123.2%	22,985	54,245,746	65,063,354	66,834,107	123.2%	1.0000	1.1514	1.0000	0.0435	0.0000	0.9565	0.9504	5.47%	0.9233
Future	2015	55,580,871	78,341,569	77,868,133	140.1%	21,908	48,699,313	68,641,972	68,227,153	140.1%	1.0000	1.1371	1.0000	0.0469	0.0000	0.9531	0.9460	5.43%	0.8762
Experience	2016	52,344,406	81,850,819	83,080,120	158.7%	20,803	43,556,137	68,108,624	69,131,534	158.7%	1.0000	1.1329	1.0000	0.0504	0.0000	0.9496	0.9418	5.39%	0.8321
	2017	49,065,773	85,666,313	88,184,933	179.7%	19,674	38,794,549	67,733,285	69,724,667	179.7%	1.0000	1.1324	1.0000	0.0543	0.0000	0.9457	0.9374	5.36%	0.7907
	2018	45,757,118	89,278,619	92,578,041	202.3%	18,515	34,378,208	67,076,754	69,555,674	202.3%	1.0000	1.1257	1.0000	0.0589	0.0000	0.9411	0.9326	5.34%	0.7513
	2019	42,433,559	93,395,674	95,982,319	226.2%	17,337	30,284,306	66,655,337	68,501,393	226.2%	1.0000	1.1180	1.0000	0.0636	0.0000	0.9364	0.9274	5.33%	0.7137
	2020	39,143,638	97,100,132	98,538,824	251.7%	16,160	26,525,334	65,799,031	66,773,947	251.7%	1.0000	1.1129	1.0000	0.0679	0.0000	0.9321	0.9225	5.33%	0.6776
	2021	35,945,892	100,222,807	100,671,469	280.1%	15,007	23,118,338	64,457,566	64,746,119	280.1%	1.0000	1.1125	1.0000	0.0714	0.0000	0.9286	0.9183	5.33%	0.6431
	2022	32,874,202	102,822,404	102,469,177	311.7%	13,882	20,056,690	62,732,385	62,516,880	311.7%	1.0000	1.1130	1.0000	0.0749	0.0000	0.9251	0.9145	5.34%	0.6101
	2023	29,938,558	104,976,702	103,801,257	346.7%	12,790	17,329,033	60,762,604	60,082,233	346.7%	1.0000	1.1123	1.0000	0.0787	0.0000	0.9213	0.9107	5.35%	0.5788
	2024	27,147,268	106,687,298	104,624,933	385.4%	11,735	14,912,357	58,604,757	57,471,872	385.4%	1.0000	1.1116	1.0000	0.0825	0.0000	0.9175	0.9068	5.35%	0.5493
	2025	24,506,965	107,935,613	104,948,148	428.2%	10,720	12,775,452	56,266,708	54,709,346	428.2%	1.0000	1.1112	1.0000	0.0865	0.0000	0.9135	0.9027	5.35%	0.5213
	2026	22,022,566	108,702,350	104,768,389	475.7%	9,748	10,896,238	53,783,316	51,836,887	475.7%	1.0000	1.1109	1.0000	0.0906	0.0000	0.9094	0.8986	5.35%	0.4948
	2027	19,697,267	108,959,587	104,025,646	528.1%	8,823	9,253,062	51,185,264	48,867,477	528.1%	1.0000	1.1101	1.0000	0.0949	0.0000	0.9051	0.8944	5.35%	0.4698
	2028	17,532,588	108,673,659	102,692,324	585.7%	7,947	7,823,212	48,491,249	45,822,318	585.7%	1.0000	1.1091	1.0000	0.0993	0.0000	0.9007	0.8901	5.34%	0.4462
	2029	15,528,435	107,824,209	100,759,360	648.9%	7,121	6,584,816	45,722,736	42,726,895	648.9%	1.0000	1.1078	1.0000	0.1038	0.0000	0.8962	0.8857	5.34%	0.4240
	2030	13,683,199	106,410,181	98,280,911	718.3%	6,349	5,516,722	42,901,916	39,624,397	718.3%	1.0000	1.1069	1.0000	0.1085	0.0000	0.8915	0.8812	5.33%	0.4032
	2031	11,993,878	104,416,229	95,165,963	793.5%	5,629	4,599,881	40,045,617	36,497,963	793.5%	1.0000	1.1047	1.0000	0.1133	0.0000	0.8867	0.8765	5.32%	0.3835
	2032	10,456,235	101,803,097	91,392,007	874.0%	4,964	3,816,911	37,161,877	33,361,446	874.0%	1.0000	1.1016	1.0000	0.1182	0.0000	0.8818	0.8718	5.30%	0.3650
	2033	9,064,948	98,543,870	86,984,377	959.6%	4,352	3,151,218	34,256,482	30,238,094	959.6%	1.0000	1.0979	1.0000	0.1233	0.0000	0.8767	0.8669	5.29%	0.3476
	2034	7,813,756	94,649,531	82,051,860	1050.1%	3,793	2,587,748	31,345,887	27,173,810	1050.1%	1.0000	1.0943	1.0000	0.1285	0.0000	0.8715	0.8620	5.27%	0.3312
	2035	6,695,611	90,168,007	76,663,715	1145.0%	3,285	2,113,440	28,461,136	24,198,566	1145.0%	1.0000	1.0904	1.0000	0.1337	0.0000	0.8663	0.8569	5.26%	0.3156
	2036	5,702,821	85,165,619	70,932,430	1243.8%	2,829	1,717,360	25,646,964	21,360,750	1243.8%	1.0000	1.0863	1.0000	0.1391	0.0000	0.8609	0.8517	5.24%	0.3011
	2037	4,827,192	79,732,348	64,984,980	1346.2%	2,420	1,389,085	22,943,985	18,700,244	1346.2%	1.0000	1.0823	1.0000	0.1445	0.0000	0.8555	0.8465	5.22%	0.2878
	2038	4,060,175	73,981,528	58,959,161	1452.1%	2,057	1,118,085	20,372,925	16,236,088	1452.1%	1.0000	1.0787	1.0000	0.1500	0.0000	0.8500	0.8411	5.19%	0.2754
	2039	3,393,007	68,031,860	52,967,211	1561.1%	1,737	894,948	17,944,245	13,970,758	1561.1%	1.0000	1.0750	1.0000	0.1556	0.0000	0.8444	0.8357	5.16%	0.2638
	2040	2,816,857	62,003,878	47,118,567	1672.7%	1,457	712,009	15,672,547	11,910,028	1672.7%	1.0000	1.0715	1.0000	0.1611	0.0000	0.8389	0.8302	5.13%	0.2528
	2041	2,322,954	56,017,860	41,522,461	1787.5%	1,214	562,899	13,574,274	10,061,742	1787.5%	1.0000	1.0686	1.0000	0.1667	0.0000	0.8333	0.8247	5.10%	0.2423
	2042	1,902,713	50,184,145	36,269,075	1906.2%	1,005	442,113	11,660,745	8,427,451	1906.2%	1.0000	1.0664	1.0000	0.1723	0.0000	0.8277	0.8191	5.07%	0.2324
	2043	1,547,847	44,600,229	31,430,870	2030.6%	826	344,901	9,938,097	7,003,619	2030.6%	1.0000	1.0653	1.0000	0.1779	0.0000	0.8221	0.8135	5.05%	0.2228
	2044	1,250,479	39,347,096	27,067,692	2164.6%	675	267,166	8,406,546	5,783,039	2164.6%	1.0000	1.0660	1.0000	0.1835	0.0000	0.8165	0.8079	5.02%	0.2137
	2045	1,003,223	34,496,100	23,241,881	2316.7%	547	205,472	7,065,223	4,760,221	2316.7%	1.0000	1.0703	1.0000	0.1890	0.0000	0.8110	0.8023	5.00%	0.2048
	2046	799,241	30,103,956	19,963,988	2497.9%	441	156,890	5,909,356	3,918,897	2497.9%	1.0000	1.0782	1.0000	0.1945	0.0000	0.8055	0.7967	4.98%	0.1963
	2047	632,281	26,192,725	17,159,321	2713.9%	352	118,932	4,926,859	3,227,673	2713.9%	1.0000	1.0865	1.0000	0.2000	0.0000	0.8000	0.7911	4.96%	0.1881
	2048	496,703	22,736,437	14,685,438	2956.6%	280	89,519	4,097,689	2,646,693	2956.6%	1.0000	1.0894	1.0000	0.2054	0.0000	0.7946	0.7856	4.95%	0.1802
	2049	387,477	19,677,838	12,474,415	3219.4%	221	66,913	3,398,167	2,154,207	3219.4%	1.0000	1.0889	1.0000	0.2107	0.0000	0.7893	0.7801	4.93%	0.1727
	2050	300,178	16,961,934	10,506,648	3500.1%	173	49,672	2,806,795	1,738,599	3500.1%	1.0000	1.0872	1.0000	0.2160	0.0000	0.7840	0.7747	4.91%	0.1655
	2051	230,957	14,547,402	8,779,090	3801.2%	135	36,619	2,306,550	1,391,961	3801.2%	1.0000	1.0860	1.0000	0.2211	0.0000	0.7789	0.7694	4.90%	0.1586
	2052	176,505	12,405,783	7,273,607	4120.9%	104	26,821	1,885,109	1,105,254	4120.9%	1.0000	1.0841	1.0000	0.2261	0.0000	0.7739	0.7642	4.89%	0.1520
	Past	824,582,167	218,925,141	304,083,661	36.9%	414,482	1,248,046,000	263,790,986	390,747,956	31.3%									
	Future	721,650,079	2,939,036,544	2,679,409,420	371.3%	304,029	489,403,271	1,416,338,539	1,357,423,924	277.4%									
	Lifetime	1,546,232,246	3,157,961,685	2,983,493,082	193.0%	718,511	1,737,449,271	1,680,129,525	1,748,171,880	100.6%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 71.7% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	2,400	0	0	0.0%	15	5,796	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	7,721,639	3,344	232,168	3.0%	10,311	17,613,876	7,629	529,600	3.0%				0.0104		0.9896		5.85%	2.2811
Historical	1999	30,794,061	189,122	858,900	2.8%	23,193	66,360,966	407,557	1,850,923	2.8%				0.0272		0.9728		5.85%	2.1550
Experience	2000	54,003,721	484,105	3,780,873	7.0%	33,816	109,943,544	985,566	7,697,295	7.0%				0.0319		0.9681		5.85%	2.0359
	2001	62,923,203	1,566,727	5,217,615	8.3%	33,187	121,020,009	3,013,282	10,035,023	8.3%				0.0395		0.9605		5.85%	1.9233
	2002	61,422,501	2,818,225	8,541,495	13.9%	32,244	111,602,564	5,120,617	15,519,601	13.9%				0.0284		0.9716		5.85%	1.8170
	2003	60,056,845	4,197,095	9,988,554	16.6%	31,479	103,088,330	7,204,366	17,145,478	16.6%				0.0237		0.9763		5.85%	1.7165
	2004	62,503,951	5,352,938	11,245,191	18.0%	30,648	101,357,242	8,680,395	18,235,352	18.0%				0.0264		0.9736		5.85%	1.6216
	2005	64,399,830	6,565,264	17,143,967	26.6%	29,739	98,658,009	10,057,726	26,263,884	26.6%				0.0297		0.9703		5.85%	1.5320
	2006	62,836,089	6,231,691	17,919,412	28.5%	29,077	90,940,448	9,018,906	25,934,131	28.5%				0.0223		0.9777		5.85%	1.4473
	2007	61,928,944	4,592,163	27,152,207	43.8%	28,493	84,672,413	6,278,640	37,123,883	43.8%				0.0201		0.9799		5.85%	1.3673
	2008	61,117,446	24,317,045	28,447,079	46.5%	27,895	78,943,026	31,409,381	36,743,986	46.5%				0.0210		0.9790		5.85%	1.2917
	2009	60,082,698	36,635,777	35,483,747	59.1%	27,194	73,315,925	44,704,815	43,299,050	59.1%				0.0251		0.9749		5.85%	1.2203
	2010	58,726,722	39,890,871	43,786,333	74.6%	26,506	67,699,423	45,985,693	50,476,331	74.6%				0.0253		0.9747		5.85%	1.1528
	2011	56,710,797	39,074,589	47,959,838	84.6%	25,671	61,761,136	42,554,348	52,230,867	84.6%				0.0315		0.9685		5.85%	1.0891
	2012	59,351,320	47,006,184	46,326,283	78.1%	25,014	61,063,293	48,362,065	47,662,553	78.1%				0.0256		0.9744		5.85%	1.0288
	2013	61,817,994	53,949,615	66,151,218	107.0%	24,029	60,185,153	52,524,607	64,403,920	107.0%	1.0000	1.3710	1.0000	0.0394	0.0000	0.9606	1.0416	5.50%	0.9736
Projected	2014	74,194,055	69,889,691	69,644,374	93.9%	22,326	68,500,211	64,526,175	64,299,685	93.9%	1.3508	1.1476	1.0130	0.0435	0.0287	0.9291	0.9057	5.47%	0.9233
Future	2015	86,049,100	76,073,857	72,019,176	83.7%	21,280	75,395,221	66,655,028	63,102,364	83.7%	1.2711	1.1262	1.0257	0.0469	0.0000	0.9531	0.8952	5.43%	0.8762
Experience	2016	81,038,475	77,703,467	76,839,672	94.8%	20,206	67,432,667	64,657,584	63,938,814	94.8%	1.0000	1.1045	1.0257	0.0504	0.0000	0.9496	0.9418	5.39%	0.8321
	2017	75,962,566	80,234,348	81,561,043	107.4%	19,110	60,060,879	63,438,425	64,487,395	107.4%	1.0000	1.1040	1.0257	0.0543	0.0000	0.9457	0.9374	5.36%	0.7907
	2018	70,840,178	83,018,383	85,624,169	120.9%	17,984	53,223,597	62,373,318	64,331,095	120.9%	1.0000	1.0975	1.0257	0.0589	0.0000	0.9411	0.9326	5.34%	0.7513
	2019	65,694,717	86,593,701	88,772,740	135.1%	16,840	46,885,506	61,800,852	63,356,006	135.1%	1.0000	1.0899	1.0257	0.0636	0.0000	0.9364	0.9274	5.33%	0.7137
	2020	60,601,332	89,918,073	91,137,216	150.4%	15,697	41,065,947	60,932,173	61,758,314	150.4%	1.0000	1.0850	1.0257	0.0679	0.0000	0.9321	0.9225	5.33%	0.6776
	2021	55,650,651	92,768,003	93,109,670	167.3%	14,577	35,791,309	59,663,063	59,882,804	167.3%	1.0000	1.0846	1.0257	0.0714	0.0000	0.9286	0.9183	5.33%	0.6431
	2022	50,895,127	95,148,032	94,772,346	186.2%	13,484	31,051,333	58,050,218	57,821,010	186.2%	1.0000	1.0850	1.0257	0.0749	0.0000	0.9251	0.9145	5.34%	0.6101
	2023	46,350,227	97,124,889	96,004,368	207.1%	12,423	26,828,434	56,217,818	55,569,239	207.1%	1.0000	1.0844	1.0257	0.0787	0.0000	0.9213	0.9107	5.35%	0.5788
	2024	42,028,811	98,696,703	96,766,175	230.2%	11,398	23,086,987	54,215,417	53,154,952	230.2%	1.0000	1.0837	1.0257	0.0825	0.0000	0.9175	0.9068	5.35%	0.5493
	2025	37,941,152	99,844,357	97,065,113	255.8%	10,412	19,778,678	52,048,745	50,599,929	255.8%	1.0000	1.0833	1.0257	0.0865	0.0000	0.9135	0.9027	5.35%	0.5213
	2026	34,094,859	100,548,811	96,898,856	284.2%	9,468	16,869,319	49,749,141	47,943,231	284.2%	1.0000	1.0830	1.0257	0.0906	0.0000	0.9094	0.8986	5.35%	0.4948
	2027	30,494,882	100,783,473	96,211,903	315.5%	8,570	14,325,390	47,344,422	45,196,864	315.5%	1.0000	1.0823	1.0257	0.0949	0.0000	0.9051	0.8944	5.35%	0.4698
	2028	27,143,573	100,516,649	94,978,732	349.9%	7,719	12,111,727	44,851,511	42,380,438	349.9%	1.0000	1.0812	1.0257	0.0993	0.0000	0.9007	0.8901	5.34%	0.4462
	2029	24,040,787	99,729,276	93,190,960	387.6%	6,917	10,194,469	42,290,088	39,517,523	387.6%	1.0000	1.0800	1.0257	0.1038	0.0000	0.8962	0.8857	5.34%	0.4240
	2030	21,184,031	98,420,206	90,898,676	429.1%	6,167	8,540,870	39,680,558	36,648,065	429.1%	1.0000	1.0792	1.0257	0.1085	0.0000	0.8915	0.8812	5.33%	0.4032
	2031	18,568,662	96,575,074	88,017,703	474.0%	5,468	7,121,436	37,038,384	33,756,469	474.0%	1.0000	1.0770	1.0257	0.1133	0.0000	0.8867	0.8765	5.32%	0.3835
	2032	16,188,117	94,157,547	84,527,223	522.2%	4,821	5,909,258	34,370,970	30,855,547	522.2%	1.0000	1.0739	1.0257	0.1182	0.0000	0.8818	0.8718	5.30%	0.3650
	2033	14,034,156	91,142,673	80,450,665	573.2%	4,227	4,878,648	31,683,629	27,966,801	573.2%	1.0000	1.0703	1.0257	0.1233	0.0000	0.8767	0.8669	5.29%	0.3476
	2034	12,097,088	87,540,550	75,888,648	627.3%	3,684	4,006,295	28,991,546	25,132,687	627.3%	1.0000	1.0669	1.0257	0.1285	0.0000	0.8715	0.8620	5.27%	0.3312
	2035	10,366,000	83,395,458	70,905,225	684.0%	3,191	3,271,982	26,323,411	22,380,924	684.0%	1.0000	1.0630	1.0257	0.1337	0.0000	0.8663	0.8569	5.26%	0.3156
	2036	8,828,984	78,768,700	65,604,438	743.1%	2,747	2,658,780	23,720,581	19,756,266	743.1%	1.0000	1.0591	1.0257	0.1391	0.0000	0.8609	0.8517	5.24%	0.3011
	2037	7,473,355	73,743,471	60,103,723	804.2%	2,350	2,150,552	21,220,610	17,295,601	804.2%	1.0000	1.0552	1.0257	0.1445	0.0000	0.8555	0.8465	5.22%	0.2878
	2038	6,285,875	68,424,573	54,530,525	867.5%	1,998	1,730,995	18,842,659	15,016,537	867.5%	1.0000	1.0516	1.0257	0.1500	0.0000	0.8500	0.8411	5.19%	0.2754
	2039	5,252,980	62,921,777	48,988,652	932.6%	1,687	1,385,538	16,596,398	12,921,363	932.6%	1.0000	1.0480	1.0257	0.1556	0.0000	0.8444	0.8357	5.16%	0.2638
	2040	4,360,997	57,346,556	43,579,321	999.3%	1,415	1,102,317	14,495,328	11,015,423	999.3%	1.0000	1.0446	1.0257	0.1611	0.0000	0.8389	0.8302	5.13%	0.2528
	2041	3,596,348	51,810,159	38,403,558	1067.8%	1,179	871,469	12,554,662	9,305,968	1067.8%	1.0000	1.0418	1.0257	0.1667	0.0000	0.8333	0.8247	5.10%	0.2423
	2042	2,945,739	46,414,633	33,544,773	1138.8%	976	684,469	10,784,864	7,794,435	1138.8%	1.0000	1.0396	1.0257	0.1723	0.0000	0.8277	0.8191	5.07%	0.2324
	2043	2,396,343	41,250,145	29,069,984	1213.1%	802	533,968	9,191,610	6,477,552	1213.1%	1.0000	1.0386	1.0257	0.1779	0.0000	0.8221	0.8135	5.05%	0.2228
	2044	1,935,965	36,391,594	25,034,540	1293.1%	655	413,621	7,775,100	5,348,654	1293.1%	1.0000	1.0392	1.0257	0.1835	0.0000	0.8165	0.8079	5.02%	0.2137
	2045	1,553,168	31,904,973	21,496,099	1384.0%	531	318,108	6,534,528	4,402,664	1384.0%	1.0000	1.0434	1.0257	0.1890	0.0000	0.8110	0.8023	5.00%	0.2048
	2046	1,237,367	27,842,739	18,464,421	1492.2%	428	242,893	5,465,483	3,624,535	1492.2%	1.0000	1.0511	1.0257	0.1945	0.0000	0.8055	0.7967	4.98%	0.1963
	2047	978,884	24,225,295	15,870,422	1621.3%	342	184,128	4,556,785	2,985,231	1621.3%	1.0000	1.0592	1.0257	0.2000	0.0000	0.8000	0.7911	4.96%	0.1881
	2048	768,984	21,028,621	13,582,362	1766.3%	272	138,591	3,789,897	2,447,890	1766.3%	1.0000	1.0621	1.0257	0.2054	0.0000	0.7946	0.7856	4.95%	0.1802
	2049	599,883	18,199,764	11,537,417	1923.3%	215	103,594	3,142,918	1,992,397	1923.3%	1.0000	1.0616	1.0257	0.2107	0.0000	0.7893	0.7801	4.93%	0.1727
	2050	464,729	15,687,862	9,717,455	2091.0%	168	76,902	2,595,967	1,608,007	2091.0%	1.0000	1.0599	1.0257	0.2160	0.0000	0.7840	0.7747	4.91%	0.1655
	2051	357,563	13,454,694	8,119,661	2270.8%	131	56,693	2,133,297	1,287,405	2270.8%	1.0000	1.0588	1.0257	0.2211	0.0000	0.7789	0.7694	4.90%	0.1586
	2052	273,262	11,473,940	6,727,260	2461.8%	101	41,523	1,743,512	1,022,234	2461.8%	1.0000	1.0569	1.0257	0.2261	0.0000	0.7739	0.7642	4.89%	0.1520
	Past	824,582,167	218,925,141	304,083,661	36.9%	414,482	1,248,046,000	263,790,986	390,747,956	31.3%									
	Future	1,066,586,966	2,734,662,330	2,485,810,483	233.1%	295,999	709,209,458	1,324,571,284	1,262,786,240	178.1%									
	Lifetime	1,891,169,132	2,953,587,471	2,789,894,144	147.5%	710,481	1,957,255,459	1,588,362,270	1,653,534,196	84.5%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	158,136	0	0	0.0%	252	360,725	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	675,886	0	0	0.0%	665	1,456,528	0	0	0.0%				0.0104		0.9896		5.85%	2.1550
Experience	2000	1,291,636	15,496	44,116	3.4%	990	2,629,579	31,548	89,813	3.4%				0.0246		0.9754		5.85%	2.0359
	2001	1,504,632	23,470	0	0.0%	962	2,893,854	45,139	0	0.0%				0.0428		0.9572		5.85%	1.9233
	2002	1,452,485	25,634	421,815	29.0%	938	2,639,115	46,577	766,424	29.0%				0.0249		0.9751		5.85%	1.8170
	2003	1,404,679	134,990	148,585	10.6%	908	2,411,150	231,712	255,047	10.6%				0.0320		0.9680		5.85%	1.7165
	2004	1,375,813	146,001	7,692	0.6%	890	2,231,037	236,757	12,473	0.6%				0.0198		0.9802		5.85%	1.6216
	2005	1,352,517	139,273	255,225	18.9%	878	2,072,002	213,361	390,994	18.9%				0.0135		0.9865		5.85%	1.5320
	2006	1,330,624	109,493	382,738	28.8%	868	1,925,766	158,465	553,924	28.8%				0.0114		0.9886		5.85%	1.4473
	2007	1,302,785	23,992	95,512	7.3%	851	1,781,234	32,802	130,588	7.3%				0.0196		0.9804		5.85%	1.3673
	2008	1,288,206	321,492	493,698	38.3%	843	1,663,926	415,259	637,690	38.3%				0.0094		0.9906		5.85%	1.2917
	2009	1,269,461	615,986	540,347	42.6%	826	1,549,060	751,657	659,358	42.6%				0.0202		0.9798		5.85%	1.2203
	2010	1,232,060	618,638	931,992	75.6%	805	1,420,303	713,159	1,074,389	75.6%				0.0254		0.9746		5.85%	1.1528
	2011	1,243,615	578,265	1,014,642	81.6%	780	1,354,364	629,762	1,105,000	81.6%				0.0311		0.9689		5.85%	1.0891
	2012	1,438,354	801,068	631,621	43.9%	761	1,479,843	824,175	649,840	43.9%				0.0244		0.9756		5.85%	1.0288
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,384,347	880,374	1,210,200	87.4%	1.0000	1.9908	1.0000	0.0323	0.0000	0.9677	0.9886	5.50%	0.9736
Projected	2014	1,366,169	1,248,228	1,406,553	103.0%	710	1,261,326	1,152,436	1,298,610	103.0%	1.0000	1.1777	1.0000	0.0356	0.0000	0.9644	0.9608	5.47%	0.9233
Future	2015	1,307,802	1,466,183	1,563,276	119.5%	683	1,145,881	1,284,652	1,369,724	119.5%	1.0000	1.1610	1.0000	0.0383	0.0000	0.9617	0.9573	5.43%	0.8762
Experience	2016	1,247,669	1,617,995	1,726,449	138.4%	655	1,038,194	1,346,345	1,436,590	138.4%	1.0000	1.1576	1.0000	0.0411	0.0000	0.9589	0.9540	5.39%	0.8321
	2017	1,185,975	1,749,525	1,904,136	160.6%	626	937,708	1,383,287	1,505,532	160.6%	1.0000	1.1603	1.0000	0.0441	0.0000	0.9559	0.9506	5.36%	0.7907
	2018	1,122,679	1,889,517	2,082,803	185.5%	596	843,490	1,419,631	1,564,850	185.5%	1.0000	1.1555	1.0000	0.0480	0.0000	0.9520	0.9466	5.34%	0.7513
	2019	1,057,623	2,056,075	2,245,328	212.3%	565	754,813	1,467,396	1,602,462	212.3%	1.0000	1.1443	1.0000	0.0523	0.0000	0.9477	0.9421	5.33%	0.7137
	2020	991,781	2,224,197	2,400,163	242.0%	533	672,071	1,507,207	1,626,449	242.0%	1.0000	1.1399	1.0000	0.0560	0.0000	0.9440	0.9377	5.33%	0.6776
	2021	926,432	2,389,220	2,554,091	275.7%	502	595,828	1,536,609	1,642,645	275.7%	1.0000	1.1392	1.0000	0.0590	0.0000	0.9410	0.9341	5.33%	0.6431
	2022	862,349	2,551,199	2,709,024	314.1%	471	526,123	1,556,498	1,652,787	314.1%	1.0000	1.1395	1.0000	0.0621	0.0000	0.9379	0.9308	5.34%	0.6101
	2023	799,763	2,710,958	2,856,261	357.1%	440	462,919	1,569,157	1,653,260	357.1%	1.0000	1.1369	1.0000	0.0653	0.0000	0.9347	0.9274	5.35%	0.5788
	2024	738,891	2,864,727	2,986,630	404.2%	410	405,883	1,573,633	1,640,596	404.2%	1.0000	1.1318	1.0000	0.0688	0.0000	0.9312	0.9239	5.35%	0.5493
	2025	679,936	3,010,082	3,112,275	457.7%	380	354,450	1,569,152	1,622,425	457.7%	1.0000	1.1324	1.0000	0.0724	0.0000	0.9276	0.9202	5.35%	0.5213
	2026	623,086	3,148,062	3,233,666	519.0%	351	308,288	1,557,586	1,599,940	519.0%	1.0000	1.1338	1.0000	0.0761	0.0000	0.9239	0.9164	5.35%	0.4948
	2027	568,514	3,275,813	3,331,977	586.1%	323	267,067	1,538,858	1,565,242	586.1%	1.0000	1.1293	1.0000	0.0801	0.0000	0.9199	0.9124	5.35%	0.4698
	2028	516,372	3,388,999	3,407,996	660.0%	296	230,410	1,512,205	1,520,681	660.0%	1.0000	1.1261	1.0000	0.0842	0.0000	0.9158	0.9083	5.34%	0.4462
	2029	466,795	3,485,402	3,466,685	742.7%	270	197,944	1,477,981	1,470,044	742.7%	1.0000	1.1253	1.0000	0.0885	0.0000	0.9115	0.9040	5.34%	0.4240
	2030	419,897	3,561,386	3,496,333	832.7%	244	169,292	1,435,862	1,409,634	832.7%	1.0000	1.1212	1.0000	0.0930	0.0000	0.9070	0.8995	5.33%	0.4032
	2031	375,770	3,611,851	3,492,124	929.3%	221	144,115	1,385,214	1,339,296	929.3%	1.0000	1.1161	1.0000	0.0977	0.0000	0.9023	0.8949	5.32%	0.3835
	2032	334,485	3,631,234	3,450,935	1031.7%	198	122,099	1,325,534	1,259,718	1031.7%	1.0000	1.1102	1.0000	0.1025	0.0000	0.8975	0.8901	5.30%	0.3650
	2033	296,089	3,615,906	3,373,503	1139.4%	177	102,928	1,256,986	1,172,720	1139.4%	1.0000	1.1043	1.0000	0.1075	0.0000	0.8925	0.8852	5.29%	0.3476
	2034	260,599	3,566,449	3,268,186	1254.1%	157	86,305	1,181,131	1,082,353	1254.1%	1.0000	1.1007	1.0000	0.1126	0.0000	0.8874	0.8801	5.27%	0.3312
	2035	228,009	3,483,939	3,131,603	1373.5%	138	71,970	1,099,690	988,477	1373.5%	1.0000	1.0952	1.0000	0.1179	0.0000	0.8821	0.8749	5.26%	0.3156
	2036	198,280	3,370,247	2,968,903	1497.3%	121	59,710	1,014,924	894,062	1497.3%	1.0000	1.0902	1.0000	0.1232	0.0000	0.8768	0.8696	5.24%	0.3011
	2037	171,348	3,230,476	2,794,050	1630.6%	106	49,308	929,610	804,023	1630.6%	1.0000	1.0890	1.0000	0.1287	0.0000	0.8713	0.8642	5.22%	0.2878
	2038	147,123	3,069,135	2,603,780	1769.8%	91	40,514	845,174	717,025	1769.8%	1.0000	1.0853	1.0000	0.1343	0.0000	0.8657	0.8586	5.19%	0.2754
	2039	125,490	2,888,372	2,396,279	1909.5%	79	33,100	761,844	632,048	1909.5%	1.0000	1.0790	1.0000	0.1399	0.0000	0.8601	0.8530	5.16%	0.2638
	2040	106,317	2,691,411	2,180,376	2050.8%	67	26,874	680,300	551,127	2050.8%	1.0000	1.0740	1.0000	0.1456	0.0000	0.8544	0.8472	5.13%	0.2528
	2041	89,456	2,483,843	1,964,391	2195.9%	57	21,677	601,886	476,012	2195.9%	1.0000	1.0708	1.0000	0.1513	0.0000	0.8487	0.8414	5.10%	0.2423
	2042	74,744	2,270,779	1,750,893	2342.5%	48	17,367	527,636	406,836	2342.5%	1.0000	1.0668	1.0000	0.1570	0.0000	0.8430	0.8355	5.07%	0.2324
	2043	62,010	2,057,174	1,546,023	2493.2%	40	13,818	458,392	344,494	2493.2%	1.0000	1.0643	1.0000	0.1627	0.0000	0.8373	0.8296	5.05%	0.2228
	2044	51,081	1,847,815	1,354,176	2651.0%	33	10,914	394,788	289,321	2651.0%	1.0000	1.0633	1.0000	0.1684	0.0000	0.8316	0.8238	5.02%	0.2137
	2045	41,780	1,648,099	1,185,146	2836.7%	28	8,557	337,551	242,732	2836.7%	1.0000	1.0700	1.0000	0.1739	0.0000	0.8261	0.8179	5.00%	0.2048
	2046	33,931	1,463,385	1,039,722	3064.2%	23	6,661	287,260	204,096	3064.2%	1.0000	1.0802	1.0000	0.1793	0.0000	0.8207	0.8121	4.98%	0.1963
	2047	27,365	1,296,291	913,876	3339.6%	19	5,147	243,833	171,900	3339.6%	1.0000	1.0899	1.0000	0.1846	0.0000	0.8154	0.8065	4.96%	0.1881
	2048	21,919	1,146,276	800,664	3652.9%	15	3,950	206,588	144,300	3652.9%	1.0000	1.0938	1.0000	0.1897	0.0000	0.8103	0.8010	4.95%	0.1802
	2049	17,439	1,011,354	697,120	3997.5%	12	3,011	174,651	120,386	3997.5%	1.0000	1.0944	1.0000	0.1947	0.0000	0.8053	0.7956	4.93%	0.1727
	2050	13,784	889,090	600,470	4356.3%	10	2,281	147,123	99,364	4356.3%	1.0000	1.0897	1.0000	0.1994	0.0000	0.8006	0.7904	4.91%	0.1655
	2051	10,827	777,964	513,140	4739.6%	8	1,717	123,349	81,360	4739.6%	1.0000	1.0880	1.0000	0.2039	0.0000	0.7961	0.7854	4.90%	0.1586
	2052	8,452	677,073	435,562	5153.2%	6	1,284	102,884	66,185	5153.2%	1.0000	1.0873	1.0000	0.2082	0.0000	0.7918	0.7807	4.89%	0.1520
	Past	18,320,889	3,553,798	4,967,982	27.1%	12,217	27,868,486	4,330,372	6,325,541	22.7%									
	Future	18,999,933	94,269,993	88,187,600	464.1%	10,443	12,389,339	39,855,215	39,479,510	318.7%									
	Lifetime	37,320,822	97,823,791	93,155,582	249.6%	22,660	40,257,825	44,185,588	45,805,050	113.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 71.7% Increase
LTC4 Tax-Qualified Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		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
	1997	0	0	0	0.0%	0	0	0	0	0.0%				0.0000		1.0000		5.85%	2.4146
	1998	158,136	0	0	0.0%	252	360,725	0	0	0.0%				0.0118		0.9882		5.85%	2.2811
Historical	1999	675,886	0	0	0.0%	665	1,456,528	0	0	0.0%				0.0104		0.9896		5.85%	2.1550
Experience	2000	1,291,636	15,496	44,116	3.4%	990	2,629,579	31,548	89,813	3.4%				0.0246		0.9754		5.85%	2.0359
	2001	1,504,632	23,470	0	0.0%	962	2,893,854	45,139	0	0.0%				0.0428		0.9572		5.85%	1.9233
	2002	1,452,485	25,634	421,815	29.0%	938	2,639,115	46,577	766,424	29.0%				0.0249		0.9751		5.85%	1.8170
	2003	1,404,679	134,990	148,585	10.6%	908	2,411,150	231,712	255,047	10.6%				0.0320		0.9680		5.85%	1.7165
	2004	1,375,813	146,001	7,692	0.6%	890	2,231,037	236,757	12,473	0.6%				0.0198		0.9802		5.85%	1.6216
	2005	1,352,517	139,273	255,225	18.9%	878	2,072,002	213,361	390,994	18.9%				0.0135		0.9865		5.85%	1.5320
	2006	1,330,624	109,493	382,738	28.8%	868	1,925,766	158,465	553,924	28.8%				0.0114		0.9886		5.85%	1.4473
	2007	1,302,785	23,992	95,512	7.3%	851	1,781,234	32,802	130,588	7.3%				0.0196		0.9804		5.85%	1.3673
	2008	1,288,206	321,492	493,698	38.3%	843	1,663,926	415,259	637,690	38.3%				0.0094		0.9906		5.85%	1.2917
	2009	1,269,461	615,986	540,347	42.6%	826	1,549,060	751,657	659,358	42.6%				0.0202		0.9798		5.85%	1.2203
	2010	1,232,060	618,638	931,992	75.6%	805	1,420,303	713,159	1,074,389	75.6%				0.0254		0.9746		5.85%	1.1528
	2011	1,243,615	578,265	1,014,642	81.6%	780	1,354,364	629,762	1,105,000	81.6%				0.0311		0.9689		5.85%	1.0891
	2012	1,438,354	801,068	631,621	43.9%	761	1,479,843	824,175	649,840	43.9%				0.0244		0.9756		5.85%	1.0288
	2013	1,421,904	904,259	1,243,033	87.4%	736	1,384,347	880,374	1,210,200	87.4%	1.0000	1.9908	1.0000	0.0323	0.0000	0.9677	0.9886	5.50%	0.9736
Projected	2014	1,720,617	1,236,567	1,354,054	78.7%	690	1,588,572	1,141,670	1,250,140	78.7%	1.3448	1.1741	1.0128	0.0356	0.0287	0.9367	0.9161	5.47%	0.9233
Future	2015	2,024,711	1,420,804	1,445,852	71.4%	663	1,774,028	1,244,892	1,266,839	71.4%	1.2768	1.1499	1.0257	0.0383	0.0000	0.9617	0.9053	5.43%	0.8762
Experience	2016	1,931,614	1,534,033	1,596,769	82.7%	636	1,607,310	1,276,480	1,328,682	82.7%	1.0000	1.1286	1.0257	0.0411	0.0000	0.9589	0.9540	5.39%	0.8321
	2017	1,836,100	1,636,839	1,761,109	95.9%	608	1,451,738	1,294,190	1,392,446	95.9%	1.0000	1.1312	1.0257	0.0441	0.0000	0.9559	0.9506	5.36%	0.7907
	2018	1,738,107	1,755,391	1,926,356	110.8%	579	1,305,873	1,318,860	1,447,309	110.8%	1.0000	1.1265	1.0257	0.0480	0.0000	0.9520	0.9466	5.34%	0.7513
	2019	1,637,389	1,905,065	2,076,673	126.8%	549	1,168,584	1,359,621	1,482,096	126.8%	1.0000	1.1156	1.0257	0.0523	0.0000	0.9477	0.9421	5.33%	0.7137
	2020	1,535,453	2,058,787	2,219,878	144.6%	518	1,040,486	1,395,119	1,504,281	144.6%	1.0000	1.1113	1.0257	0.0560	0.0000	0.9440	0.9377	5.33%	0.6776
	2021	1,434,282	2,210,861	2,362,244	164.7%	487	922,448	1,421,899	1,519,260	164.7%	1.0000	1.1106	1.0257	0.0590	0.0000	0.9410	0.9341	5.33%	0.6431
	2022	1,335,071	2,360,318	2,505,540	187.7%	457	814,532	1,440,040	1,528,640	187.7%	1.0000	1.1109	1.0257	0.0621	0.0000	0.9379	0.9308	5.34%	0.6101
	2023	1,238,176	2,507,849	2,641,717	213.4%	427	716,681	1,451,593	1,529,078	213.4%	1.0000	1.1083	1.0257	0.0653	0.0000	0.9347	0.9274	5.35%	0.5788
	2024	1,143,935	2,649,917	2,762,293	241.5%	398	628,379	1,455,635	1,517,365	241.5%	1.0000	1.1034	1.0257	0.0688	0.0000	0.9312	0.9239	5.35%	0.5493
	2025	1,052,662	2,784,250	2,878,500	273.4%	369	548,751	1,451,426	1,500,559	273.4%	1.0000	1.1040	1.0257	0.0724	0.0000	0.9276	0.9202	5.35%	0.5213
	2026	964,649	2,911,795	2,990,773	310.0%	341	477,285	1,440,686	1,479,763	310.0%	1.0000	1.1053	1.0257	0.0761	0.0000	0.9239	0.9164	5.35%	0.4948
	2027	880,161	3,029,900	3,081,700	350.1%	314	413,468	1,423,337	1,447,671	350.1%	1.0000	1.1010	1.0257	0.0801	0.0000	0.9199	0.9124	5.35%	0.4698
	2028	799,435	3,134,545	3,152,009	394.3%	287	356,716	1,398,665	1,406,457	394.3%	1.0000	1.0978	1.0257	0.0842	0.0000	0.9158	0.9083	5.34%	0.4462
	2029	722,681	3,223,678	3,206,290	443.7%	262	306,452	1,366,997	1,359,624	443.7%	1.0000	1.0970	1.0257	0.0885	0.0000	0.9115	0.9040	5.34%	0.4240
	2030	650,075	3,293,933	3,233,711	497.4%	237	262,094	1,328,031	1,303,751	497.4%	1.0000	1.0931	1.0257	0.0930	0.0000	0.9070	0.8995	5.33%	0.4032
	2031	581,759	3,340,590	3,229,818	555.2%	214	223,116	1,281,180	1,238,697	555.2%	1.0000	1.0881	1.0257	0.0977	0.0000	0.9023	0.8949	5.32%	0.3835
	2032	517,843	3,358,504	3,191,723	616.3%	192	189,032	1,225,978	1,165,096	616.3%	1.0000	1.0823	1.0257	0.1025	0.0000	0.8975	0.8901	5.30%	0.3650
	2033	458,398	3,344,319	3,120,107	680.7%	172	159,351	1,162,575	1,084,633	680.7%	1.0000	1.0766	1.0257	0.1075	0.0000	0.8925	0.8852	5.29%	0.3476
	2034	403,454	3,298,570	3,022,701	749.2%	152	133,615	1,092,416	1,001,054	749.2%	1.0000	1.0731	1.0257	0.1126	0.0000	0.8874	0.8801	5.27%	0.3312
	2035	352,998	3,222,254	2,896,377	820.5%	134	111,422	1,017,090	914,229	820.5%	1.0000	1.0677	1.0257	0.1179	0.0000	0.8821	0.8749	5.26%	0.3156
	2036	306,973	3,117,100	2,745,898	894.5%	118	92,442	938,690	826,906	894.5%	1.0000	1.0628	1.0257	0.1232	0.0000	0.8768	0.8696	5.24%	0.3011
	2037	265,277	2,987,826	2,584,179	974.1%	103	76,337	859,784	743,630	974.1%	1.0000	1.0617	1.0257	0.1287	0.0000	0.8713	0.8642	5.22%	0.2878
	2038	227,772	2,838,603	2,408,201	1057.3%	89	62,724	781,690	663,167	1057.3%	1.0000	1.0581	1.0257	0.1343	0.0000	0.8657	0.8586	5.19%	0.2754
	2039	194,281	2,671,417	2,216,286	1140.8%	76	51,244	704,619	584,573	1140.8%	1.0000	1.0519	1.0257	0.1399	0.0000	0.8601	0.8530	5.16%	0.2638
	2040	164,598	2,489,250	2,016,600	1225.2%	65	41,605	629,201	509,730	1225.2%	1.0000	1.0470	1.0257	0.1456	0.0000	0.8544	0.8472	5.13%	0.2528
	2041	138,493	2,297,273	1,816,838	1311.9%	55	33,560	556,676	440,257	1311.9%	1.0000	1.0439	1.0257	0.1513	0.0000	0.8487	0.8414	5.10%	0.2423
	2042	115,716	2,100,213	1,619,377	1399.4%	47	26,888	488,004	376,277	1399.4%	1.0000	1.0400	1.0257	0.1570	0.0000	0.8430	0.8355	5.07%	0.2324
	2043	96,003	1,902,652	1,429,896	1489.4%	39	21,392	423,961	318,618	1489.4%	1.0000	1.0376	1.0257	0.1627	0.0000	0.8373	0.8296	5.05%	0.2228
	2044	79,083	1,709,019	1,252,459	1583.7%	33	16,896	365,134	267,589	1583.7%	1.0000	1.0366	1.0257	0.1684	0.0000	0.8316	0.8238	5.02%	0.2137
	2045	64,682	1,524,304	1,096,125	1694.6%	27	13,248	312,196	224,500	1694.6%	1.0000	1.0432	1.0257	0.1739	0.0000	0.8261	0.8179	5.00%	0.2048
	2046	52,531	1,353,465	961,624	1830.6%	22	10,312	265,683	188,765	1830.6%	1.0000	1.0531	1.0257	0.1793	0.0000	0.8207	0.8121	4.98%	0.1963
	2047	42,366	1,198,922	845,232	1995.1%	18	7,969	225,518	158,988	1995.1%	1.0000	1.0625	1.0257	0.1846	0.0000	0.8154	0.8065	4.96%	0.1881
	2048	33,934	1,060,175	740,523	2182.2%	15	6,116	191,071	133,461	2182.2%	1.0000	1.0664	1.0257	0.1897	0.0000	0.8103	0.8010	4.95%	0.1802
	2049	26,998	935,387	644,757	2388.1%	12	4,662	161,532	111,343	2388.1%	1.0000	1.0669	1.0257	0.1947	0.0000	0.8053	0.7956	4.93%	0.1727
	2050	21,340	822,308	555,367	2602.5%	9	3,531	136,072	91,900	2602.5%	1.0000	1.0624	1.0257	0.1994	0.0000	0.8006	0.7904	4.91%	0.1655
	2051	16,762	719,528	474,596	2831.5%	7	2,658	114,084	75,249	2831.5%	1.0000	1.0607	1.0257	0.2039	0.0000	0.7961	0.7854	4.90%	0.1586
	2052	13,086	626,215	402,846	3078.5%	6	1,988	95,156	61,214	3078.5%	1.0000	1.0600	1.0257	0.2082	0.0000	0.7918	0.7807	4.89%	0.1520
	Past	18,320,889	3,553,798	4,967,982	27.1%	12,217	27,868,486	4,330,372	6,325,541	22.7%									
	Future	28,241,369	87,476,686	81,710,031	289.3%	10,165	18,057,852	37,117,823	36,654,037	203.0%									
	Lifetime	46,562,258	91,030,484	86,678,013	186.2%	22,382	45,926,338	41,448,196	42,979,577	93.6%									

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	2,400	0	4,347	181.1%
1998	7,721,639	232,168	2,215,296	31.7%
1999	30,794,061	858,900	14,528,712	50.0%
2000	54,003,721	3,780,873	33,366,737	68.8%
2001	62,923,203	5,217,615	49,067,661	86.3%
2002	61,422,501	8,541,495	53,170,704	100.5%
2003	60,056,845	9,988,554	53,713,597	106.1%
2004	62,503,951	11,245,191	53,422,497	103.5%
2005	64,399,830	17,143,967	52,734,535	108.5%
2006	62,836,089	17,919,412	54,812,095	115.7%
2007	61,928,944	27,152,207	57,059,859	136.0%
2008	61,117,446	28,447,079	58,213,854	141.8%
2009	60,082,698	35,483,747	57,636,029	155.0%
2010	58,726,722	43,786,333	57,802,988	173.0%
2011	56,710,797	47,959,838	56,230,360	183.7%
2012	59,351,320	46,326,283	60,513,159	180.0%
Total	824,582,167	304,083,661	714,492,431	123.5%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC4 Tax-Qualified Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1997	0	0	0	0.0%
1998	158,136	0	53,841	34.0%
1999	675,886	0	340,038	50.3%
2000	1,291,636	44,116	798,705	65.3%
2001	1,504,632	0	1,237,699	82.3%
2002	1,452,485	421,815	1,351,882	122.1%
2003	1,404,679	148,585	1,340,182	106.0%
2004	1,375,813	7,692	1,436,446	105.0%
2005	1,352,517	255,225	1,519,141	131.2%
2006	1,330,624	382,738	1,576,661	147.3%
2007	1,302,785	95,512	1,591,008	129.5%
2008	1,288,206	493,698	1,779,952	176.5%
2009	1,269,461	540,347	1,707,705	177.1%
2010	1,232,060	931,992	1,658,170	210.2%
2011	1,243,615	1,014,642	1,671,157	216.0%
2012	1,438,354	631,621	1,844,833	172.2%
Total	18,320,889	4,967,982	19,907,420	135.8%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	156.36	143.33	130.30	18-39	15.64	14.33	13.03
40	156.36	143.33	130.30	40	15.64	14.33	13.03
41	162.88	149.85	136.82	41	16.29	14.98	13.68
42	169.39	156.36	143.33	42	16.94	15.64	14.33
43	175.91	162.88	149.85	43	17.59	16.29	14.98
44	182.42	169.39	156.36	44	18.24	16.94	15.64
45	188.94	175.91	162.88	45	18.89	17.59	16.29
46	195.45	182.42	162.88	46	19.55	18.24	16.29
47	195.45	182.42	169.39	47	19.55	18.24	16.94
48	201.97	188.94	175.91	48	20.20	18.89	17.59
49	208.48	195.45	182.42	49	20.85	19.55	18.24
50	215.00	201.97	188.94	50	21.50	20.20	18.89
51	228.03	215.00	201.97	51	22.80	21.50	20.20
52	241.06	228.03	208.48	52	24.11	22.80	20.85
53	254.09	241.06	221.51	53	25.41	24.11	22.15
54	267.12	247.57	228.03	54	26.71	24.76	22.80
55	273.63	254.09	234.54	55	27.36	25.41	23.45
56	293.18	273.63	254.09	56	29.32	27.36	25.41
57	319.24	299.69	273.63	57	31.92	29.97	27.36
58	338.78	319.24	293.18	58	33.88	31.92	29.32
59	364.84	338.78	312.72	59	36.48	33.88	31.27
60	384.39	358.33	332.27	60	38.44	35.83	33.23
61	416.96	390.90	358.33	61	41.70	39.09	35.83
62	443.02	416.96	384.39	62	44.30	41.70	38.44
63	475.60	443.02	410.45	63	47.56	44.30	41.04
64	508.17	475.60	436.51	64	50.82	47.56	43.65
65	540.75	501.66	462.57	65	54.07	50.17	46.26
66	592.87	553.78	508.17	66	59.29	55.38	50.82
67	651.50	605.90	553.78	67	65.15	60.59	55.38
68	710.14	658.02	605.90	68	71.01	65.80	60.59
69	775.29	716.65	658.02	69	77.53	71.67	65.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	846.95	781.80	716.65	70	84.70	78.18	71.67
71	944.68	873.01	801.35	71	94.47	87.30	80.13
72	1,042.40	970.74	892.56	72	104.24	97.07	89.26
73	1,159.67	1,081.49	996.80	73	115.97	108.15	99.68
74	1,283.46	1,198.76	1,107.55	74	128.35	119.88	110.76
75	1,420.27	1,329.06	1,231.34	75	142.03	132.91	123.13
76	1,583.15	1,478.91	1,368.15	76	158.31	147.89	136.82
77	1,759.05	1,641.78	1,524.51	77	175.91	164.18	152.45
78	1,954.50	1,824.20	1,693.90	78	195.45	182.42	169.39
79	2,176.01	2,032.68	1,882.84	79	217.60	203.27	188.28
80		2,254.19	2,084.80	80	241.71	225.42	208.48
81		2,501.76	2,319.34	81	268.42	250.18	231.93
82		2,775.39	2,566.91	82	297.74	277.54	256.69
83		3,081.60	2,853.57	83	330.31	308.16	285.36
84		3,413.86	3,159.78	84	366.14	341.39	315.98
				85	405.88	378.52	350.51
				86	456.70	426.08	394.81
				87	514.03	479.50	443.67
				88	578.53	539.44	499.70
				89	650.20	606.55	561.59
				90	731.63	682.12	631.96
				91	822.84	767.47	710.79
				92	925.78	863.89	800.04
				93	1,041.75	971.39	899.72
				94	1,172.05	1,093.22	1,011.78
				95	1,318.64	1,229.38	1,138.82
				96	1,482.81	1,383.13	1,280.85
				97	1,668.49	1,555.78	1,441.12
				98	1,876.97	1,750.58	1,620.93
				99	2,111.51	1,969.48	1,823.55

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	182.42	175.91	162.88	18-39	18.24	17.59	16.29
40	182.42	175.91	162.88	40	18.24	17.59	16.29
41	195.45	182.42	169.39	41	19.55	18.24	16.94
42	201.97	188.94	175.91	42	20.20	18.89	17.59
43	208.48	195.45	182.42	43	20.85	19.55	18.24
44	215.00	201.97	188.94	44	21.50	20.20	18.89
45	221.51	208.48	195.45	45	22.15	20.85	19.55
46	228.03	215.00	201.97	46	22.80	21.50	20.20
47	234.54	221.51	208.48	47	23.45	22.15	20.85
48	247.57	234.54	215.00	48	24.76	23.45	21.50
49	254.09	241.06	221.51	49	25.41	24.11	22.15
50	260.60	247.57	228.03	50	26.06	24.76	22.80
51	273.63	260.60	241.06	51	27.36	26.06	24.11
52	286.66	273.63	254.09	52	28.67	27.36	25.41
53	299.69	280.15	260.60	53	29.97	28.01	26.06
54	312.72	293.18	273.63	54	31.27	29.32	27.36
55	325.75	306.21	280.15	55	32.58	30.62	28.01
56	351.81	332.27	306.21	56	35.18	33.23	30.62
57	377.87	351.81	325.75	57	37.79	35.18	32.58
58	403.93	377.87	351.81	58	40.39	37.79	35.18
59	429.99	403.93	371.36	59	43.00	40.39	37.14
60	456.05	429.99	397.42	60	45.61	43.00	39.74
61	495.14	462.57	429.99	61	49.51	46.26	43.00
62	527.72	495.14	456.05	62	52.77	49.51	45.61
63	566.81	527.72	488.63	63	56.68	52.77	48.86
64	605.90	566.81	527.72	64	60.59	56.68	52.77
65	644.99	605.90	560.29	65	64.50	60.59	56.03
66	716.65	671.05	618.93	66	71.67	67.10	61.89
67	788.32	736.20	677.56	67	78.83	73.62	67.76
68	873.01	807.86	742.71	68	87.30	80.79	74.27
69	957.71	886.04	814.38	69	95.77	88.60	81.44

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,055.43	977.25	892.56	70	105.54	97.73	89.26
71	1,179.22	1,094.52	1,003.31	71	117.92	109.45	100.33
72	1,309.52	1,218.31	1,120.58	72	130.95	121.83	112.06
73	1,459.36	1,355.12	1,250.88	73	145.94	135.51	125.09
74	1,622.24	1,511.48	1,394.21	74	162.22	151.15	139.42
75	1,798.14	1,680.87	1,557.09	75	179.81	168.09	155.71
76	2,000.11	1,869.81	1,732.99	76	200.01	186.98	173.30
77	2,221.62	2,078.29	1,928.44	77	222.16	207.83	192.84
78	2,469.19	2,306.31	2,136.92	78	246.92	230.63	213.69
79	2,749.33	2,566.91	2,377.98	79	274.93	256.69	237.80
				80	304.90	284.71	263.86
				81	337.48	314.67	291.87
				82	372.66	347.90	322.49
				83	411.75	384.39	356.37
				84	455.40	424.78	394.16
				85	502.96	469.08	435.20
				86	566.15	527.72	489.93
				87	637.17	594.17	551.17
				88	716.65	668.44	620.23
				89	805.91	751.83	697.76
				90	906.89	845.65	784.41
				91	1,020.25	951.19	882.78
				92	1,147.29	1,070.41	992.89
				93	1,290.62	1,203.97	1,116.67
				94	1,452.19	1,354.47	1,256.74
				95	1,633.31	1,523.86	1,413.76
				96	1,837.88	1,714.10	1,590.31
				97	2,067.21	1,928.44	1,789.02
				98	2,325.86	2,169.50	2,012.48
				99	2,616.42	2,440.52	2,263.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	273.63	260.60	241.06	43	27.36	26.06	24.11
44	286.66	267.12	247.57	44	28.67	26.71	24.76
45	293.18	273.63	254.09	45	29.32	27.36	25.41
46	299.69	280.15	260.60	46	29.97	28.01	26.06
47	312.72	293.18	273.63	47	31.27	29.32	27.36
48	319.24	299.69	280.15	48	31.92	29.97	28.01
49	332.27	312.72	286.66	49	33.23	31.27	28.67
50	338.78	319.24	293.18	50	33.88	31.92	29.32
51	351.81	332.27	306.21	51	35.18	33.23	30.62
52	364.84	345.30	319.24	52	36.48	34.53	31.92
53	377.87	351.81	325.75	53	37.79	35.18	32.58
54	390.90	364.84	338.78	54	39.09	36.48	33.88
55	403.93	377.87	345.30	55	40.39	37.79	34.53
56	436.51	403.93	371.36	56	43.65	40.39	37.14
57	469.08	436.51	397.42	57	46.91	43.65	39.74
58	501.66	469.08	429.99	58	50.17	46.91	43.00
59	540.75	501.66	456.05	59	54.07	50.17	45.61
60	573.32	534.23	488.63	60	57.33	53.42	48.86
61	618.93	573.32	527.72	61	61.89	57.33	52.77
62	658.02	612.41	566.81	62	65.80	61.24	56.68
63	703.62	658.02	605.90	63	70.36	65.80	60.59
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	801.35	749.23	690.59	65	80.13	74.92	69.06
66	886.04	827.41	762.26	66	88.60	82.74	76.23
67	977.25	912.10	840.44	67	97.73	91.21	84.04
68	1,081.49	1,003.31	925.13	68	108.15	100.33	92.51
69	1,192.25	1,107.55	1,016.34	69	119.22	110.76	101.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,309.52	1,211.79	1,114.07	70	130.95	121.18	111.41
71	1,465.88	1,361.64	1,250.88	71	146.59	136.16	125.09
72	1,635.27	1,518.00	1,400.73	72	163.53	151.80	140.07
73	1,830.72	1,706.93	1,576.63	73	183.07	170.69	157.66
74	2,045.71	1,908.90	1,765.57	74	204.57	190.89	176.56
75	2,280.25	2,130.41	1,974.05	75	228.03	213.04	197.40
76	2,540.85	2,371.46	2,195.56	76	254.09	237.15	219.56
77	2,821.00	2,632.06	2,443.13	77	282.10	263.21	244.31
78	3,133.72	2,925.24	2,716.76	78	313.37	292.52	271.68
79	3,485.53	3,257.50	3,022.96	79	348.55	325.75	302.30
				80	386.99	361.58	335.52
				81	431.29	402.63	373.96
				82	480.16	448.23	416.31
				83	534.88	499.70	463.87
				84	596.12	556.38	516.64
				85	663.23	619.58	575.27
				86	746.62	697.11	647.59
				87	839.78	784.41	728.38
				88	944.68	882.78	819.59
				89	1,062.60	992.89	921.87
				90	1,195.50	1,116.67	1,037.19
				91	1,344.70	1,256.09	1,166.84
				92	1,512.78	1,413.10	1,312.12
				93	1,701.72	1,590.31	1,476.30
				94	1,914.76	1,789.02	1,660.67
				95	2,153.86	2,012.48	1,868.50
				96	2,422.93	2,263.96	2,101.74
				97	2,725.88	2,546.71	2,364.95
				98	3,066.61	2,865.30	2,660.07
				99	3,450.34	3,222.97	2,992.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	319.24	299.69	280.15	18-39	31.92	29.97	28.01
40	319.24	299.69	280.15	40	31.92	29.97	28.01
41	332.27	312.72	293.18	41	33.23	31.27	29.32
42	345.30	325.75	299.69	42	34.53	32.58	29.97
43	351.81	332.27	312.72	43	35.18	33.23	31.27
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	371.36	351.81	332.27	45	37.14	35.18	33.23
46	384.39	364.84	338.78	46	38.44	36.48	33.88
47	397.42	377.87	351.81	47	39.74	37.79	35.18
48	410.45	390.90	364.84	48	41.04	39.09	36.48
49	423.48	403.93	377.87	49	42.35	40.39	37.79
50	429.99	410.45	384.39	50	43.00	41.04	38.44
51	456.05	429.99	403.93	51	45.61	43.00	40.39
52	475.60	449.54	423.48	52	47.56	44.95	42.35
53	495.14	469.08	443.02	53	49.51	46.91	44.30
54	521.20	495.14	462.57	54	52.12	49.51	46.26
55	540.75	514.69	482.11	55	54.07	51.47	48.21
56	579.84	547.26	514.69	56	57.98	54.73	51.47
57	612.41	579.84	547.26	57	61.24	57.98	54.73
58	651.50	618.93	579.84	58	65.15	61.89	57.98
59	697.11	658.02	618.93	59	69.71	65.80	61.89
60	736.20	697.11	651.50	60	73.62	69.71	65.15
61	794.83	749.23	703.62	61	79.48	74.92	70.36
62	853.47	807.86	755.74	62	85.35	80.79	75.57
63	918.62	866.50	814.38	63	91.86	86.65	81.44
64	983.77	931.65	873.01	64	98.38	93.16	87.30
65	1,055.43	996.80	938.16	65	105.54	99.68	93.82
66	1,166.19	1,101.04	1,029.37	66	116.62	110.10	102.94
67	1,276.94	1,205.28	1,127.10	67	127.69	120.53	112.71
68	1,407.24	1,322.55	1,237.85	68	140.72	132.25	123.79
69	1,544.06	1,452.85	1,355.12	69	154.41	145.28	135.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,693.90	1,589.66	1,478.91	70	169.39	158.97	147.89
71	1,889.35	1,772.08	1,654.81	71	188.94	177.21	165.48
72	2,110.86	1,987.08	1,856.78	72	211.09	198.71	185.68
73	2,351.92	2,215.10	2,071.77	73	235.19	221.51	207.18
74	2,619.03	2,469.19	2,319.34	74	261.90	246.92	231.93
75	2,918.72	2,755.85	2,592.97	75	291.87	275.58	259.30
76	3,250.99	3,068.57	2,886.15	76	325.10	306.86	288.61
77	3,609.31	3,407.35	3,205.38	77	360.93	340.73	320.54
78	4,013.24	3,791.73	3,563.71	78	401.32	379.17	356.37
79	4,462.78	4,215.21	3,967.64	79	446.28	421.52	396.76
				80	495.79	468.43	440.41
				81	551.17	520.55	489.93
				82	613.06	579.18	544.65
				83	681.47	643.68	605.24
				84	757.69	715.35	673.00
				85	841.74	794.83	747.92
				86	947.28	894.51	841.74
				87	1,065.85	1,006.57	946.63
				88	1,198.76	1,132.31	1,065.20
				89	1,348.61	1,273.68	1,198.11
				90	1,517.34	1,432.65	1,347.95
				91	1,706.93	1,611.81	1,516.69
				92	1,919.97	1,813.12	1,706.28
				93	2,159.72	2,039.85	1,919.32
				94	2,430.10	2,294.58	2,159.07
				95	2,733.69	2,581.24	2,428.79
				96	3,075.08	2,903.74	2,732.39
				97	3,459.47	3,267.27	3,074.43
				98	3,892.06	3,675.11	3,458.16
				99	4,378.73	4,134.42	3,890.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	228.03	215.00	195.45	18-39	22.80	21.50	19.55
40	228.03	215.00	195.45	40	22.80	21.50	19.55
41	241.06	228.03	208.48	41	24.11	22.80	20.85
42	247.57	234.54	215.00	42	24.76	23.45	21.50
43	260.60	241.06	221.51	43	26.06	24.11	22.15
44	273.63	254.09	228.03	44	27.36	25.41	22.80
45	280.15	260.60	241.06	45	28.01	26.06	24.11
46	293.18	273.63	247.57	46	29.32	27.36	24.76
47	306.21	286.66	260.60	47	30.62	28.67	26.06
48	319.24	293.18	267.12	48	31.92	29.32	26.71
49	325.75	306.21	280.15	49	32.58	30.62	28.01
50	338.78	312.72	286.66	50	33.88	31.27	28.67
51	358.33	332.27	299.69	51	35.83	33.23	29.97
52	371.36	345.30	312.72	52	37.14	34.53	31.27
53	384.39	358.33	325.75	53	38.44	35.83	32.58
54	397.42	371.36	338.78	54	39.74	37.14	33.88
55	410.45	384.39	351.81	55	41.04	38.44	35.18
56	443.02	410.45	377.87	56	44.30	41.04	37.79
57	469.08	436.51	403.93	57	46.91	43.65	40.39
58	495.14	462.57	429.99	58	49.51	46.26	43.00
59	527.72	495.14	456.05	59	52.77	49.51	45.61
60	560.29	521.20	482.11	60	56.03	52.12	48.21
61	605.90	566.81	521.20	61	60.59	56.68	52.12
62	651.50	605.90	560.29	62	65.15	60.59	56.03
63	703.62	651.50	599.38	63	70.36	65.15	59.94
64	755.74	703.62	644.99	64	75.57	70.36	64.50
65	807.86	749.23	690.59	65	80.79	74.92	69.06
66	879.53	820.89	755.74	66	87.95	82.09	75.57
67	957.71	886.04	814.38	67	95.77	88.60	81.44
68	1,035.89	964.22	886.04	68	103.59	96.42	88.60
69	1,127.10	1,048.92	964.22	69	112.71	104.89	96.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,218.31	1,133.61	1,042.40	70	121.83	113.36	104.24
71	1,348.61	1,250.88	1,153.16	71	134.86	125.09	115.32
72	1,491.94	1,387.70	1,276.94	72	149.19	138.77	127.69
73	1,641.78	1,531.03	1,413.76	73	164.18	153.10	141.38
74	1,817.69	1,687.39	1,557.09	74	181.77	168.74	155.71
75	2,000.11	1,863.29	1,719.96	75	200.01	186.33	172.00
76	2,254.19	2,097.83	1,934.96	76	225.42	209.78	193.50
77	2,527.82	2,351.92	2,176.01	77	252.78	235.19	217.60
78	2,847.06	2,645.09	2,443.13	78	284.71	264.51	244.31
79	3,198.87	2,970.84	2,742.82	79	319.89	297.08	274.28
80		3,335.68	3,081.60	80		333.57	308.16
81		3,680.98	3,400.83	81		368.10	340.08
82		4,058.85	3,752.64	82		405.88	375.26
83		4,475.81	4,143.54	83		447.58	414.35
84		4,931.86	4,573.53	84		493.19	457.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	280.15	260.60	241.06	18-39	28.01	26.06	24.11
40	280.15	260.60	241.06	40	28.01	26.06	24.11
41	293.18	273.63	254.09	41	29.32	27.36	25.41
42	306.21	286.66	267.12	42	30.62	28.67	26.71
43	319.24	299.69	273.63	43	31.92	29.97	27.36
44	332.27	312.72	286.66	44	33.23	31.27	28.67
45	345.30	325.75	299.69	45	34.53	32.58	29.97
46	358.33	332.27	306.21	46	35.83	33.23	30.62
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	390.90	364.84	332.27	48	39.09	36.48	33.23
49	403.93	377.87	345.30	49	40.39	37.79	34.53
50	416.96	390.90	358.33	50	41.70	39.09	35.83
51	436.51	410.45	377.87	51	43.65	41.04	37.79
52	456.05	423.48	390.90	52	45.61	42.35	39.09
53	475.60	443.02	403.93	53	47.56	44.30	40.39
54	488.63	456.05	416.96	54	48.86	45.61	41.70
55	508.17	469.08	429.99	55	50.82	46.91	43.00
56	547.26	508.17	462.57	56	54.73	50.82	46.26
57	579.84	540.75	495.14	57	57.98	54.07	49.51
58	618.93	573.32	527.72	58	61.89	57.33	52.77
59	658.02	612.41	566.81	59	65.80	61.24	56.68
60	697.11	651.50	599.38	60	69.71	65.15	59.94
61	755.74	703.62	644.99	61	75.57	70.36	64.50
62	807.86	755.74	697.11	62	80.79	75.57	69.71
63	873.01	814.38	749.23	63	87.30	81.44	74.92
64	938.16	873.01	801.35	64	93.82	87.30	80.13
65	1,003.31	931.65	859.98	65	100.33	93.16	86.00
66	1,094.52	1,016.34	938.16	66	109.45	101.63	93.82
67	1,192.25	1,107.55	1,022.86	67	119.22	110.76	102.29
68	1,296.49	1,205.28	1,114.07	68	129.65	120.53	111.41
69	1,413.76	1,316.03	1,211.79	69	141.38	131.60	121.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,537.54	1,426.79	1,316.03	70	153.75	142.68	131.60
71	1,706.93	1,583.15	1,459.36	71	170.69	158.31	145.94
72	1,889.35	1,752.54	1,615.72	72	188.94	175.25	161.57
73	2,084.80	1,941.47	1,791.63	73	208.48	194.15	179.16
74	2,312.83	2,149.95	1,987.08	74	231.28	215.00	198.71
75	2,553.88	2,377.98	2,195.56	75	255.39	237.80	219.56
76	2,853.57	2,651.61	2,449.64	76	285.36	265.16	244.96
77	3,179.32	2,957.81	2,736.30	77	317.93	295.78	273.63
78	3,550.68	3,303.11	3,049.02	78	355.07	330.31	304.90
79	3,954.61	3,680.98	3,400.83	79	395.46	368.10	340.08

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	351.81	332.27	306.21	18-39	35.18	33.23	30.62
40	351.81	332.27	306.21	40	35.18	33.23	30.62
41	371.36	345.30	319.24	41	37.14	34.53	31.92
42	384.39	358.33	332.27	42	38.44	35.83	33.23
43	397.42	371.36	345.30	43	39.74	37.14	34.53
44	416.96	390.90	364.84	44	41.70	39.09	36.48
45	436.51	410.45	377.87	45	43.65	41.04	37.79
46	449.54	423.48	390.90	46	44.95	42.35	39.09
47	469.08	443.02	410.45	47	46.91	44.30	41.04
48	488.63	456.05	423.48	48	48.86	45.61	42.35
49	508.17	475.60	443.02	49	50.82	47.56	44.30
50	527.72	495.14	456.05	50	52.77	49.51	45.61
51	553.78	514.69	475.60	51	55.38	51.47	47.56
52	573.32	534.23	495.14	52	57.33	53.42	49.51
53	592.87	553.78	514.69	53	59.29	55.38	51.47
54	618.93	573.32	527.72	54	61.89	57.33	52.77
55	638.47	592.87	547.26	55	63.85	59.29	54.73
56	684.08	638.47	586.35	56	68.41	63.85	58.64
57	729.68	677.56	625.44	57	72.97	67.76	62.54
58	775.29	723.17	664.53	58	77.53	72.32	66.45
59	827.41	768.77	703.62	59	82.74	76.88	70.36
60	879.53	814.38	749.23	60	87.95	81.44	74.92
61	944.68	879.53	807.86	61	94.47	87.95	80.79
62	1,016.34	944.68	866.50	62	101.63	94.47	86.65
63	1,088.01	1,009.83	931.65	63	108.80	100.98	93.16
64	1,166.19	1,081.49	996.80	64	116.62	108.15	99.68
65	1,250.88	1,159.67	1,068.46	65	125.09	115.97	106.85
66	1,368.15	1,270.43	1,172.70	66	136.82	127.04	117.27
67	1,498.45	1,394.21	1,283.46	67	149.85	139.42	128.35
68	1,635.27	1,518.00	1,400.73	68	163.53	151.80	140.07
69	1,791.63	1,661.33	1,531.03	69	179.16	166.13	153.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,954.50	1,817.69	1,674.36	70	195.45	181.77	167.44
71	2,176.01	2,019.65	1,863.29	71	217.60	201.97	186.33
72	2,410.55	2,241.16	2,071.77	72	241.06	224.12	207.18
73	2,677.67	2,488.73	2,299.80	73	267.77	248.87	229.98
74	2,970.84	2,768.88	2,560.40	74	297.08	276.89	256.04
75	3,296.59	3,068.57	2,840.54	75	329.66	306.86	284.05
76	3,713.55	3,459.47	3,198.87	76	371.36	345.95	319.89
77	4,182.63	3,895.97	3,602.80	77	418.26	389.60	360.28
78	4,703.83	4,384.60	4,058.85	78	470.38	438.46	405.88
79	5,296.70	4,931.86	4,567.02	79	529.67	493.19	456.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	456.05	429.99	403.93	18-39	45.61	43.00	40.39
40	456.05	429.99	403.93	40	45.61	43.00	40.39
41	475.60	449.54	423.48	41	47.56	44.95	42.35
42	495.14	469.08	443.02	42	49.51	46.91	44.30
43	521.20	495.14	462.57	43	52.12	49.51	46.26
44	540.75	514.69	482.11	44	54.07	51.47	48.21
45	560.29	534.23	501.66	45	56.03	53.42	50.17
46	586.35	553.78	521.20	46	58.64	55.38	52.12
47	605.90	573.32	540.75	47	60.59	57.33	54.07
48	631.96	599.38	566.81	48	63.20	59.94	56.68
49	658.02	625.44	592.87	49	65.80	62.54	59.29
50	684.08	651.50	612.41	50	68.41	65.15	61.24
51	723.17	684.08	644.99	51	72.32	68.41	64.50
52	755.74	716.65	671.05	52	75.57	71.67	67.10
53	794.83	749.23	703.62	53	79.48	74.92	70.36
54	827.41	781.80	736.20	54	82.74	78.18	73.62
55	866.50	820.89	768.77	55	86.65	82.09	76.88
56	925.13	873.01	820.89	56	92.51	87.30	82.09
57	983.77	931.65	873.01	57	98.38	93.16	87.30
58	1,042.40	983.77	925.13	58	104.24	98.38	92.51
59	1,107.55	1,048.92	983.77	59	110.76	104.89	98.38
60	1,172.70	1,107.55	1,042.40	60	117.27	110.76	104.24
61	1,263.91	1,192.25	1,120.58	61	126.39	119.22	112.06
62	1,355.12	1,283.46	1,205.28	62	135.51	128.35	120.53
63	1,452.85	1,374.67	1,289.97	63	145.28	137.47	129.00
64	1,557.09	1,472.39	1,387.70	64	155.71	147.24	138.77
65	1,667.84	1,576.63	1,485.42	65	166.78	157.66	148.54
66	1,824.20	1,726.48	1,622.24	66	182.42	172.65	162.22
67	1,993.59	1,882.84	1,772.08	67	199.36	188.28	177.21
68	2,182.53	2,058.74	1,934.96	68	218.25	205.87	193.50
69	2,384.49	2,254.19	2,117.38	69	238.45	225.42	211.74

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,599.49	2,456.16	2,306.31	70	259.95	245.62	230.63
71	2,879.63	2,723.27	2,560.40	71	287.96	272.33	256.04
72	3,192.35	3,016.45	2,834.03	72	319.24	301.64	283.40
73	3,531.13	3,335.68	3,140.23	73	353.11	333.57	314.02
74	3,909.00	3,700.52	3,485.53	74	390.90	370.05	348.55
75	4,325.96	4,091.42	3,856.88	75	432.60	409.14	385.69
76	4,873.22	4,612.62	4,352.02	76	487.32	461.26	435.20
77	5,492.15	5,198.97	4,899.28	77	549.21	519.90	489.93
78	6,182.74	5,850.47	5,518.21	78	618.27	585.05	551.82
79	6,964.54	6,593.18	6,221.83	79	696.45	659.32	622.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	332.27	312.72	286.66	18-39	33.23	31.27	28.67
40	332.27	312.72	286.66	40	33.23	31.27	28.67
41	345.30	325.75	299.69	41	34.53	32.58	29.97
42	358.33	332.27	306.21	42	35.83	33.23	30.62
43	371.36	345.30	319.24	43	37.14	34.53	31.92
44	377.87	351.81	325.75	44	37.79	35.18	32.58
45	390.90	364.84	338.78	45	39.09	36.48	33.88
46	403.93	377.87	345.30	46	40.39	37.79	34.53
47	416.96	390.90	358.33	47	41.70	39.09	35.83
48	429.99	403.93	371.36	48	43.00	40.39	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	423.48	390.90	50	45.61	42.35	39.09
51	469.08	436.51	403.93	51	46.91	43.65	40.39
52	482.11	449.54	416.96	52	48.21	44.95	41.70
53	495.14	462.57	423.48	53	49.51	46.26	42.35
54	508.17	475.60	436.51	54	50.82	47.56	43.65
55	514.69	482.11	443.02	55	51.47	48.21	44.30
56	547.26	508.17	469.08	56	54.73	50.82	46.91
57	573.32	534.23	495.14	57	57.33	53.42	49.51
58	605.90	566.81	521.20	58	60.59	56.68	52.12
59	631.96	592.87	547.26	59	63.20	59.29	54.73
60	664.53	618.93	573.32	60	66.45	61.89	57.33
61	716.65	671.05	618.93	61	71.67	67.10	61.89
62	762.26	710.14	658.02	62	76.23	71.01	65.80
63	814.38	762.26	710.14	63	81.44	76.23	71.01
64	873.01	814.38	755.74	64	87.30	81.44	75.57
65	931.65	873.01	807.86	65	93.16	87.30	80.79
66	1,003.31	938.16	873.01	66	100.33	93.82	87.30
67	1,081.49	1,009.83	938.16	67	108.15	100.98	93.82
68	1,166.19	1,088.01	1,009.83	68	116.62	108.80	100.98
69	1,257.40	1,172.70	1,088.01	69	125.74	117.27	108.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,348.61	1,257.40	1,166.19	70	134.86	125.74	116.62
71	1,478.91	1,381.18	1,283.46	71	147.89	138.12	128.35
72	1,622.24	1,511.48	1,400.73	72	162.22	151.15	140.07
73	1,778.60	1,661.33	1,537.54	73	177.86	166.13	153.75
74	1,954.50	1,824.20	1,687.39	74	195.45	182.42	168.74
75	2,136.92	1,993.59	1,843.75	75	213.69	199.36	184.37
76	2,391.01	2,228.13	2,065.26	76	239.10	222.81	206.53
77	2,677.67	2,495.25	2,306.31	77	267.77	249.52	230.63
78	2,990.39	2,788.42	2,579.94	78	299.04	278.84	257.99
79	3,342.20	3,114.17	2,886.15	79	334.22	311.42	288.61
80		3,479.01	3,224.93	80		347.90	322.49
81		3,843.85	3,563.71	81		384.39	356.37
82		4,241.27	3,928.55	82		424.13	392.85
83		4,677.77	4,332.48	83		467.78	433.25
84		5,159.88	4,782.01	84		515.99	478.20

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	410.45	384.39	358.33	18-39	41.04	38.44	35.83
40	410.45	384.39	358.33	40	41.04	38.44	35.83
41	429.99	403.93	371.36	41	43.00	40.39	37.14
42	443.02	416.96	384.39	42	44.30	41.70	38.44
43	456.05	429.99	397.42	43	45.61	43.00	39.74
44	469.08	443.02	410.45	44	46.91	44.30	41.04
45	488.63	456.05	423.48	45	48.86	45.61	42.35
46	501.66	469.08	436.51	46	50.17	46.91	43.65
47	514.69	482.11	449.54	47	51.47	48.21	44.95
48	534.23	501.66	469.08	48	53.42	50.17	46.91
49	553.78	521.20	482.11	49	55.38	52.12	48.21
50	566.81	534.23	495.14	50	56.68	53.42	49.51
51	586.35	547.26	508.17	51	58.64	54.73	50.82
52	599.38	560.29	521.20	52	59.94	56.03	52.12
53	618.93	579.84	534.23	53	61.89	57.98	53.42
54	631.96	592.87	547.26	54	63.20	59.29	54.73
55	644.99	605.90	560.29	55	64.50	60.59	56.03
56	684.08	638.47	592.87	56	68.41	63.85	59.29
57	723.17	677.56	625.44	57	72.32	67.76	62.54
58	762.26	710.14	658.02	58	76.23	71.01	65.80
59	807.86	755.74	697.11	59	80.79	75.57	69.71
60	846.95	788.32	729.68	60	84.70	78.83	72.97
61	905.59	846.95	781.80	61	90.56	84.70	78.18
62	970.74	905.59	833.92	62	97.07	90.56	83.39
63	1,035.89	964.22	892.56	63	103.59	96.42	89.26
64	1,101.04	1,029.37	951.19	64	110.10	102.94	95.12
65	1,172.70	1,094.52	1,009.83	65	117.27	109.45	100.98
66	1,270.43	1,185.73	1,094.52	66	127.04	118.57	109.45
67	1,368.15	1,276.94	1,179.22	67	136.82	127.69	117.92
68	1,472.39	1,374.67	1,270.43	68	147.24	137.47	127.04
69	1,589.66	1,485.42	1,374.67	69	158.97	148.54	137.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,713.45	1,596.18	1,478.91	70	171.34	159.62	147.89
71	1,882.84	1,759.05	1,628.75	71	188.28	175.91	162.88
72	2,071.77	1,934.96	1,791.63	72	207.18	193.50	179.16
73	2,273.74	2,123.89	1,967.53	73	227.37	212.39	196.75
74	2,495.25	2,332.37	2,162.98	74	249.52	233.24	216.30
75	2,736.30	2,553.88	2,371.46	75	273.63	255.39	237.15
76	3,035.99	2,834.03	2,632.06	76	303.60	283.40	263.21
77	3,361.74	3,140.23	2,912.21	77	336.17	314.02	291.22
78	3,720.07	3,472.50	3,224.93	78	372.01	347.25	322.49
79	4,124.00	3,850.37	3,570.22	79	412.40	385.04	357.02

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	508.17	475.60	436.51	18-39	50.82	47.56	43.65
40	508.17	475.60	436.51	40	50.82	47.56	43.65
41	527.72	495.14	456.05	41	52.77	49.51	45.61
42	547.26	508.17	469.08	42	54.73	50.82	46.91
43	566.81	527.72	488.63	43	56.68	52.77	48.86
44	586.35	547.26	508.17	44	58.64	54.73	50.82
45	605.90	566.81	521.20	45	60.59	56.68	52.12
46	625.44	586.35	540.75	46	62.54	58.64	54.07
47	651.50	605.90	560.29	47	65.15	60.59	56.03
48	671.05	625.44	579.84	48	67.10	62.54	57.98
49	697.11	651.50	599.38	49	69.71	65.15	59.94
50	716.65	671.05	618.93	50	71.67	67.10	61.89
51	742.71	690.59	638.47	51	74.27	69.06	63.85
52	762.26	710.14	658.02	52	76.23	71.01	65.80
53	781.80	729.68	677.56	53	78.18	72.97	67.76
54	807.86	755.74	697.11	54	80.79	75.57	69.71
55	827.41	775.29	716.65	55	82.74	77.53	71.67
56	873.01	814.38	755.74	56	87.30	81.44	75.57
57	918.62	859.98	794.83	57	91.86	86.00	79.48
58	970.74	905.59	840.44	58	97.07	90.56	84.04
59	1,016.34	951.19	879.53	59	101.63	95.12	87.95
60	1,068.46	996.80	925.13	60	106.85	99.68	92.51
61	1,140.13	1,068.46	990.28	61	114.01	106.85	99.03
62	1,218.31	1,140.13	1,055.43	62	121.83	114.01	105.54
63	1,296.49	1,211.79	1,120.58	63	129.65	121.18	112.06
64	1,381.18	1,289.97	1,198.76	64	138.12	129.00	119.88
65	1,465.88	1,368.15	1,270.43	65	146.59	136.82	127.04
66	1,589.66	1,485.42	1,381.18	66	158.97	148.54	138.12
67	1,726.48	1,609.21	1,491.94	67	172.65	160.92	149.19
68	1,869.81	1,746.02	1,615.72	68	186.98	174.60	161.57
69	2,026.17	1,889.35	1,752.54	69	202.62	188.94	175.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,189.04	2,045.71	1,895.87	70	218.90	204.57	189.59
71	2,410.55	2,254.19	2,091.32	71	241.06	225.42	209.13
72	2,658.12	2,482.22	2,299.80	72	265.81	248.22	229.98
73	2,925.24	2,729.79	2,534.34	73	292.52	272.98	253.43
74	3,218.41	3,003.42	2,788.42	74	321.84	300.34	278.84
75	3,537.65	3,303.11	3,068.57	75	353.76	330.31	306.86
76	3,961.12	3,700.52	3,433.41	76	396.11	370.05	343.34
77	4,430.20	4,137.03	3,837.34	77	443.02	413.70	383.73
78	4,951.40	4,625.65	4,293.39	78	495.14	462.57	429.34
79	5,537.75	5,172.91	4,801.56	79	553.78	517.29	480.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	651.50	618.93	579.84	18-39	65.15	61.89	57.98
40	651.50	618.93	579.84	40	65.15	61.89	57.98
41	677.56	644.99	605.90	41	67.76	64.50	60.59
42	703.62	664.53	625.44	42	70.36	66.45	62.54
43	729.68	690.59	651.50	43	72.97	69.06	65.15
44	755.74	716.65	671.05	44	75.57	71.67	67.10
45	781.80	742.71	697.11	45	78.18	74.27	69.71
46	814.38	768.77	723.17	46	81.44	76.88	72.32
47	846.95	801.35	749.23	47	84.70	80.13	74.92
48	873.01	827.41	781.80	48	87.30	82.74	78.18
49	905.59	859.98	807.86	49	90.56	86.00	80.79
50	938.16	886.04	833.92	50	93.82	88.60	83.39
51	977.25	925.13	866.50	51	97.73	92.51	86.65
52	1,009.83	957.71	899.07	52	100.98	95.77	89.91
53	1,042.40	983.77	925.13	53	104.24	98.38	92.51
54	1,081.49	1,022.86	957.71	54	108.15	102.29	95.77
55	1,114.07	1,055.43	990.28	55	111.41	105.54	99.03
56	1,179.22	1,114.07	1,042.40	56	117.92	111.41	104.24
57	1,237.85	1,172.70	1,101.04	57	123.79	117.27	110.10
58	1,303.00	1,231.34	1,159.67	58	130.30	123.13	115.97
59	1,368.15	1,296.49	1,218.31	59	136.82	129.65	121.83
60	1,439.82	1,361.64	1,276.94	60	143.98	136.16	127.69
61	1,537.54	1,452.85	1,361.64	61	153.75	145.28	136.16
62	1,635.27	1,544.06	1,452.85	62	163.53	154.41	145.28
63	1,739.51	1,648.30	1,550.57	63	173.95	164.83	155.06
64	1,850.26	1,752.54	1,648.30	64	185.03	175.25	164.83
65	1,967.53	1,863.29	1,752.54	65	196.75	186.33	175.25
66	2,130.41	2,013.14	1,895.87	66	213.04	201.31	189.59
67	2,306.31	2,182.53	2,052.23	67	230.63	218.25	205.22
68	2,495.25	2,358.43	2,221.62	68	249.52	235.84	222.16
69	2,703.73	2,553.88	2,404.04	69	270.37	255.39	240.40

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,918.72	2,755.85	2,592.97	70	291.87	275.58	259.30
71	3,205.38	3,029.48	2,847.06	71	320.54	302.95	284.71
72	3,518.10	3,322.65	3,127.20	72	351.81	332.27	312.72
73	3,863.40	3,648.40	3,426.89	73	386.34	364.84	342.69
74	4,234.75	4,000.21	3,759.16	74	423.48	400.02	375.92
75	4,645.20	4,384.60	4,124.00	75	464.52	438.46	412.40
76	5,198.97	4,905.80	4,612.62	76	519.90	490.58	461.26
77	5,811.38	5,485.63	5,159.88	77	581.14	548.56	515.99
78	6,495.46	6,137.13	5,772.29	78	649.55	613.71	577.23
79	7,264.23	6,860.30	6,456.37	79	726.42	686.03	645.64

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	136.82	130.30	117.27	18-39	13.68	13.03	11.73
40	136.82	130.30	117.27	40	13.68	13.03	11.73
41	143.33	136.82	123.79	41	14.33	13.68	12.38
42	149.85	143.33	130.30	42	14.98	14.33	13.03
43	156.36	143.33	130.30	43	15.64	14.33	13.03
44	156.36	149.85	136.82	44	15.64	14.98	13.68
45	162.88	156.36	143.33	45	16.29	15.64	14.33
46	169.39	156.36	143.33	46	16.94	15.64	14.33
47	175.91	162.88	149.85	47	17.59	16.29	14.98
48	182.42	169.39	156.36	48	18.24	16.94	15.64
49	188.94	175.91	162.88	49	18.89	17.59	16.29
50	188.94	175.91	162.88	50	18.89	17.59	16.29
51	201.97	188.94	175.91	51	20.20	18.89	17.59
52	215.00	201.97	182.42	52	21.50	20.20	18.24
53	228.03	215.00	195.45	53	22.80	21.50	19.55
54	241.06	228.03	208.48	54	24.11	22.80	20.85
55	247.57	234.54	215.00	55	24.76	23.45	21.50
56	267.12	247.57	228.03	56	26.71	24.76	22.80
57	286.66	267.12	247.57	57	28.67	26.71	24.76
58	299.69	280.15	260.60	58	29.97	28.01	26.06
59	319.24	299.69	273.63	59	31.92	29.97	27.36
60	338.78	312.72	286.66	60	33.88	31.27	28.67
61	364.84	338.78	312.72	61	36.48	33.88	31.27
62	390.90	364.84	338.78	62	39.09	36.48	33.88
63	423.48	397.42	364.84	63	42.35	39.74	36.48
64	449.54	423.48	390.90	64	44.95	42.35	39.09
65	482.11	449.54	416.96	65	48.21	44.95	41.70
66	527.72	495.14	456.05	66	52.77	49.51	45.61
67	579.84	540.75	501.66	67	57.98	54.07	50.17
68	631.96	592.87	547.26	68	63.20	59.29	54.73
69	690.59	644.99	599.38	69	69.06	64.50	59.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	749.23	703.62	651.50	70	74.92	70.36	65.15
71	833.92	781.80	729.68	71	83.39	78.18	72.97
72	931.65	873.01	807.86	72	93.16	87.30	80.79
73	1,029.37	964.22	899.07	73	102.94	96.42	89.91
74	1,146.64	1,074.98	996.80	74	114.66	107.50	99.68
75	1,270.43	1,185.73	1,101.04	75	127.04	118.57	110.10
76	1,420.27	1,329.06	1,231.34	76	142.03	132.91	123.13
77	1,589.66	1,485.42	1,374.67	77	158.97	148.54	137.47
78	1,772.08	1,654.81	1,537.54	78	177.21	165.48	153.75
79	1,980.56	1,850.26	1,719.96	79	198.06	185.03	172.00
80		2,065.26	1,915.41	80	220.86	206.53	191.54
81		2,332.37	2,162.98	81	249.52	233.24	216.30
82		2,625.55	2,436.61	82	281.45	262.55	243.66
83		2,964.33	2,749.33	83	317.28	296.43	274.93
84		3,335.68	3,094.63	84	357.67	333.57	309.46
				85	402.63	375.92	348.55
				86	453.44	423.48	392.20
				87	510.12	476.25	441.72
				88	573.32	535.53	496.44
				89	644.99	602.64	558.34
				90	725.77	677.56	628.70
				91	816.33	762.26	706.88
				92	918.62	857.37	795.48
				93	1,033.28	964.87	894.51
				94	1,162.28	1,085.40	1,006.57
				95	1,307.56	1,220.91	1,132.31
				96	1,471.09	1,373.36	1,273.68
				97	1,654.81	1,545.36	1,432.65
				98	1,861.99	1,738.20	1,611.81
				99	2,094.57	1,955.80	1,813.12

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	319.24	299.69	273.63	56	31.92	29.97	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	364.84	338.78	312.72	58	36.48	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	410.45	384.39	351.81	60	41.04	38.44	35.18
61	443.02	416.96	384.39	61	44.30	41.70	38.44
62	475.60	443.02	410.45	62	47.56	44.30	41.04
63	508.17	475.60	443.02	63	50.82	47.56	44.30
64	547.26	514.69	475.60	64	54.73	51.47	47.56
65	579.84	547.26	508.17	65	57.98	54.73	50.82
66	638.47	599.38	560.29	66	63.85	59.94	56.03
67	703.62	658.02	612.41	67	70.36	65.80	61.24
68	775.29	729.68	677.56	68	77.53	72.97	67.76
69	853.47	801.35	742.71	69	85.35	80.13	74.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	931.65	873.01	807.86	70	93.16	87.30	80.79
71	1,042.40	977.25	905.59	71	104.24	97.73	90.56
72	1,166.19	1,088.01	1,009.83	72	116.62	108.80	100.98
73	1,296.49	1,211.79	1,127.10	73	129.65	121.18	112.71
74	1,452.85	1,355.12	1,257.40	74	145.28	135.51	125.74
75	1,615.72	1,511.48	1,400.73	75	161.57	151.15	140.07
76	1,804.66	1,687.39	1,563.60	76	180.47	168.74	156.36
77	2,013.14	1,882.84	1,746.02	77	201.31	188.28	174.60
78	2,247.68	2,097.83	1,947.99	78	224.77	209.78	194.80
79	2,508.28	2,338.89	2,169.50	79	250.83	233.89	216.95
				80	279.49	260.60	241.71
				81	315.33	294.48	272.98
				82	355.07	331.61	307.51
				83	400.02	373.31	346.60
				84	450.84	420.87	390.25
				85	507.52	473.64	439.76
				86	571.37	532.93	495.14
				87	642.38	600.03	557.03
				88	723.17	674.95	626.74
				89	813.07	759.00	704.92
				90	914.71	854.12	792.88
				91	1,029.37	960.31	891.90
				92	1,157.72	1,080.84	1,003.31
				93	1,302.35	1,215.70	1,128.40
				94	1,465.22	1,367.50	1,269.77
				95	1,648.30	1,538.19	1,428.09
				96	1,854.17	1,730.38	1,606.60
				97	2,086.10	1,946.68	1,807.91
				98	2,346.70	2,190.34	2,033.33
				99	2,640.53	2,463.97	2,288.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	208.48	195.45	175.91	18-39	20.85	19.55	17.59
40	208.48	195.45	175.91	40	20.85	19.55	17.59
41	221.51	208.48	188.94	41	22.15	20.85	18.89
42	228.03	215.00	195.45	42	22.80	21.50	19.55
43	234.54	221.51	201.97	43	23.45	22.15	20.20
44	241.06	228.03	208.48	44	24.11	22.80	20.85
45	254.09	234.54	215.00	45	25.41	23.45	21.50
46	260.60	247.57	228.03	46	26.06	24.76	22.80
47	273.63	254.09	234.54	47	27.36	25.41	23.45
48	280.15	260.60	241.06	48	28.01	26.06	24.11
49	293.18	273.63	254.09	49	29.32	27.36	25.41
50	299.69	280.15	260.60	50	29.97	28.01	26.06
51	312.72	293.18	273.63	51	31.27	29.32	27.36
52	325.75	306.21	280.15	52	32.58	30.62	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	299.69	54	34.53	32.58	29.97
55	351.81	332.27	306.21	55	35.18	33.23	30.62
56	377.87	358.33	332.27	56	37.79	35.83	33.23
57	403.93	377.87	351.81	57	40.39	37.79	35.18
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	462.57	436.51	403.93	59	46.26	43.65	40.39
60	495.14	462.57	429.99	60	49.51	46.26	43.00
61	534.23	501.66	469.08	61	53.42	50.17	46.91
62	579.84	540.75	501.66	62	57.98	54.07	50.17
63	625.44	586.35	540.75	63	62.54	58.64	54.07
64	671.05	631.96	586.35	64	67.10	63.20	58.64
65	723.17	677.56	625.44	65	72.32	67.76	62.54
66	794.83	742.71	690.59	66	79.48	74.27	69.06
67	873.01	814.38	755.74	67	87.30	81.44	75.57
68	957.71	892.56	827.41	68	95.77	89.26	82.74
69	1,055.43	983.77	912.10	69	105.54	98.38	91.21

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,153.16	1,074.98	996.80	70	115.32	107.50	99.68
71	1,296.49	1,211.79	1,120.58	71	129.65	121.18	112.06
72	1,452.85	1,355.12	1,257.40	72	145.28	135.51	125.74
73	1,628.75	1,524.51	1,413.76	73	162.88	152.45	141.38
74	1,824.20	1,706.93	1,583.15	74	182.42	170.69	158.31
75	2,039.20	1,908.90	1,772.08	75	203.92	190.89	177.21
76	2,280.25	2,130.41	1,980.56	76	228.03	213.04	198.06
77	2,540.85	2,371.46	2,202.07	77	254.09	237.15	220.21
78	2,834.03	2,645.09	2,456.16	78	283.40	264.51	245.62
79	3,159.78	2,951.30	2,736.30	79	315.98	295.13	273.63
				80	351.81	328.36	316.63
				81	396.76	370.70	343.99
				82	446.28	416.96	386.99
				83	502.96	469.73	436.51
				84	566.15	529.02	491.23
				85	637.17	595.47	553.12
				86	717.30	670.39	427.38
				87	806.56	753.79	700.36
				88	907.54	854.77	787.66
				89	1,020.90	954.45	892.56
				90	1,148.59	1,073.67	996.80
				91	1,291.92	1,207.23	1,121.88
				92	1,453.50	1,358.38	1,261.96
				93	1,635.27	1,528.42	1,419.62
				94	1,839.84	1,719.31	1,596.83
				95	2,069.16	1,934.30	1,796.19
				96	2,327.81	2,176.01	2,020.95
				97	2,619.03	2,447.69	2,273.74
				98	2,946.08	2,753.24	2,557.79
				99	3,314.83	3,097.88	2,877.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	260.60	247.57	234.54	18-39	26.06	24.76	23.45
40	260.60	247.57	234.54	40	26.06	24.76	23.45
41	273.63	260.60	247.57	41	27.36	26.06	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	293.18	280.15	267.12	43	29.32	28.01	26.71
44	306.21	293.18	273.63	44	30.62	29.32	27.36
45	319.24	306.21	286.66	45	31.92	30.62	28.67
46	332.27	312.72	293.18	46	33.23	31.27	29.32
47	345.30	325.75	306.21	47	34.53	32.58	30.62
48	358.33	338.78	319.24	48	35.83	33.88	31.92
49	371.36	351.81	332.27	49	37.14	35.18	33.23
50	384.39	364.84	338.78	50	38.44	36.48	33.88
51	403.93	377.87	351.81	51	40.39	37.79	35.18
52	416.96	390.90	364.84	52	41.70	39.09	36.48
53	429.99	403.93	377.87	53	43.00	40.39	37.79
54	443.02	416.96	390.90	54	44.30	41.70	39.09
55	456.05	429.99	403.93	55	45.61	43.00	40.39
56	495.14	469.08	436.51	56	49.51	46.91	43.65
57	534.23	501.66	469.08	57	53.42	50.17	46.91
58	573.32	540.75	508.17	58	57.33	54.07	50.82
59	612.41	579.84	547.26	59	61.24	57.98	54.73
60	658.02	625.44	586.35	60	65.80	62.54	58.64
61	710.14	671.05	631.96	61	71.01	67.10	63.20
62	762.26	723.17	677.56	62	76.23	72.32	67.76
63	814.38	775.29	729.68	63	81.44	77.53	72.97
64	879.53	833.92	781.80	64	87.95	83.39	78.18
65	938.16	886.04	833.92	65	93.82	88.60	83.39
66	1,035.89	977.25	918.62	66	103.59	97.73	91.86
67	1,133.61	1,074.98	1,009.83	67	113.36	107.50	100.98
68	1,244.37	1,179.22	1,107.55	68	124.44	117.92	110.76
69	1,368.15	1,289.97	1,211.79	69	136.82	129.00	121.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,498.45	1,413.76	1,329.06	70	149.85	141.38	132.91
71	1,674.36	1,583.15	1,485.42	71	167.44	158.31	148.54
72	1,869.81	1,765.57	1,661.33	72	186.98	176.56	166.13
73	2,084.80	1,967.53	1,850.26	73	208.48	196.75	185.03
74	2,325.86	2,202.07	2,071.77	74	232.59	220.21	207.18
75	2,592.97	2,449.64	2,306.31	75	259.30	244.96	230.63
76	2,892.66	2,736.30	2,573.43	76	289.27	273.63	257.34
77	3,224.93	3,049.02	2,866.60	77	322.49	304.90	286.66
78	3,589.77	3,394.32	3,198.87	78	358.98	339.43	319.89
79	4,000.21	3,785.22	3,563.71	79	400.02	378.52	356.37
				80	445.63	421.52	396.76
				81	501.66	474.29	446.93
				82	564.85	533.58	502.31
				83	635.21	600.68	565.50
				84	714.70	675.61	635.86
				85	803.95	759.65	715.35
				86	904.93	854.77	805.25
				87	1,017.64	961.61	905.59
				88	1,145.34	1,082.14	1,018.95
				89	1,288.02	1,217.00	1,145.99
				90	1,448.94	1,369.45	1,289.32
				91	1,630.05	1,540.15	1,450.24
				92	1,833.97	1,732.99	1,632.01
				93	2,063.30	1,949.29	1,835.93
				94	2,320.64	2,192.95	2,065.26
				95	2,611.21	2,467.23	2,323.25
				96	2,937.61	2,775.39	2,613.82
				97	3,304.41	3,122.64	2,940.22
				98	3,717.46	3,512.89	3,307.67
				99	4,181.98	3,952.00	3,721.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	188.94	41	21.50	20.20	18.89
42	221.51	208.48	195.45	42	22.15	20.85	19.55
43	228.03	215.00	201.97	43	22.80	21.50	20.20
44	234.54	221.51	208.48	44	23.45	22.15	20.85
45	247.57	234.54	215.00	45	24.76	23.45	21.50
46	254.09	241.06	221.51	46	25.41	24.11	22.15
47	267.12	247.57	228.03	47	26.71	24.76	22.80
48	273.63	260.60	241.06	48	27.36	26.06	24.11
49	286.66	267.12	247.57	49	28.67	26.71	24.76
50	293.18	273.63	254.09	50	29.32	27.36	25.41
51	306.21	286.66	267.12	51	30.62	28.67	26.71
52	319.24	299.69	280.15	52	31.92	29.97	28.01
53	332.27	312.72	293.18	53	33.23	31.27	29.32
54	345.30	325.75	306.21	54	34.53	32.58	30.62
55	358.33	338.78	312.72	55	35.83	33.88	31.27
56	384.39	364.84	338.78	56	38.44	36.48	33.88
57	410.45	384.39	358.33	57	41.04	38.44	35.83
58	436.51	410.45	377.87	58	43.65	41.04	37.79
59	469.08	436.51	403.93	59	46.91	43.65	40.39
60	495.14	462.57	423.48	60	49.51	46.26	42.35
61	534.23	495.14	456.05	61	53.42	49.51	45.61
62	573.32	534.23	495.14	62	57.33	53.42	49.51
63	612.41	573.32	534.23	63	61.24	57.33	53.42
64	658.02	618.93	573.32	64	65.80	61.89	57.33
65	703.62	658.02	612.41	65	70.36	65.80	61.24
66	768.77	723.17	671.05	66	76.88	72.32	67.10
67	833.92	781.80	729.68	67	83.39	78.18	72.97
68	912.10	853.47	788.32	68	91.21	85.35	78.83
69	990.28	925.13	859.98	69	99.03	92.51	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,074.98	1,003.31	931.65	70	107.50	100.33	93.16
71	1,192.25	1,114.07	1,035.89	71	119.22	111.41	103.59
72	1,316.03	1,231.34	1,140.13	72	131.60	123.13	114.01
73	1,452.85	1,361.64	1,263.91	73	145.28	136.16	126.39
74	1,602.69	1,498.45	1,394.21	74	160.27	149.85	139.42
75	1,765.57	1,654.81	1,537.54	75	176.56	165.48	153.75
76	1,987.08	1,863.29	1,732.99	76	198.71	186.33	173.30
77	2,234.65	2,097.83	1,954.50	77	223.46	209.78	195.45
78	2,514.79	2,358.43	2,202.07	78	251.48	235.84	220.21
79	2,827.51	2,651.61	2,475.70	79	282.75	265.16	247.57
80		2,983.87	2,788.42	80		298.39	278.84
81		3,342.20	3,127.20	81		334.22	312.72
82		3,739.61	3,498.56	82		373.96	349.86
83		4,189.15	3,915.52	83		418.91	391.55
84		4,684.29	4,378.08	84		468.43	437.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	234.54	215.00	18-39	24.76	23.45	21.50
40	247.57	234.54	215.00	40	24.76	23.45	21.50
41	260.60	247.57	228.03	41	26.06	24.76	22.80
42	267.12	254.09	234.54	42	26.71	25.41	23.45
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	254.09	44	29.32	27.36	25.41
45	299.69	280.15	260.60	45	29.97	28.01	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	312.72	286.66	48	33.88	31.27	28.67
49	351.81	325.75	299.69	49	35.18	32.58	29.97
50	358.33	332.27	306.21	50	35.83	33.23	30.62
51	377.87	351.81	325.75	51	37.79	35.18	32.58
52	390.90	364.84	338.78	52	39.09	36.48	33.88
53	410.45	384.39	351.81	53	41.04	38.44	35.18
54	429.99	397.42	364.84	54	43.00	39.74	36.48
55	443.02	410.45	377.87	55	44.30	41.04	37.79
56	475.60	443.02	410.45	56	47.56	44.30	41.04
57	508.17	475.60	436.51	57	50.82	47.56	43.65
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	579.84	540.75	501.66	59	57.98	54.07	50.17
60	612.41	573.32	534.23	60	61.24	57.33	53.42
61	658.02	618.93	573.32	61	65.80	61.89	57.33
62	710.14	664.53	618.93	62	71.01	66.45	61.89
63	762.26	710.14	658.02	63	76.23	71.01	65.80
64	814.38	762.26	710.14	64	81.44	76.23	71.01
65	873.01	814.38	755.74	65	87.30	81.44	75.57
66	957.71	892.56	827.41	66	95.77	89.26	82.74
67	1,042.40	977.25	905.59	67	104.24	97.73	90.56
68	1,133.61	1,061.95	990.28	68	113.36	106.19	99.03
69	1,237.85	1,159.67	1,081.49	69	123.79	115.97	108.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,348.61	1,263.91	1,179.22	70	134.86	126.39	117.92
71	1,491.94	1,400.73	1,309.52	71	149.19	140.07	130.95
72	1,654.81	1,550.57	1,446.33	72	165.48	155.06	144.63
73	1,824.20	1,713.45	1,596.18	73	182.42	171.34	159.62
74	2,019.65	1,895.87	1,765.57	74	201.97	189.59	176.56
75	2,228.13	2,091.32	1,947.99	75	222.81	209.13	194.80
76	2,495.25	2,338.89	2,182.53	76	249.52	233.89	218.25
77	2,781.91	2,612.52	2,436.61	77	278.19	261.25	243.66
78	3,107.66	2,918.72	2,723.27	78	310.77	291.87	272.33
79	3,472.50	3,257.50	3,042.51	79	347.25	325.75	304.25

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	306.21	286.66	267.12	18-39	30.62	28.67	26.71
40	306.21	286.66	267.12	40	30.62	28.67	26.71
41	319.24	299.69	280.15	41	31.92	29.97	28.01
42	332.27	312.72	293.18	42	33.23	31.27	29.32
43	345.30	325.75	306.21	43	34.53	32.58	30.62
44	364.84	345.30	319.24	44	36.48	34.53	31.92
45	377.87	358.33	332.27	45	37.79	35.83	33.23
46	390.90	371.36	345.30	46	39.09	37.14	34.53
47	410.45	384.39	358.33	47	41.04	38.44	35.83
48	423.48	397.42	371.36	48	42.35	39.74	37.14
49	443.02	416.96	384.39	49	44.30	41.70	38.44
50	456.05	429.99	397.42	50	45.61	43.00	39.74
51	475.60	449.54	416.96	51	47.56	44.95	41.70
52	495.14	462.57	429.99	52	49.51	46.26	43.00
53	514.69	482.11	443.02	53	51.47	48.21	44.30
54	527.72	495.14	462.57	54	52.77	49.51	46.26
55	547.26	514.69	475.60	55	54.73	51.47	47.56
56	586.35	553.78	514.69	56	58.64	55.38	51.47
57	631.96	592.87	547.26	57	63.20	59.29	54.73
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	723.17	677.56	631.96	59	72.32	67.76	63.20
60	768.77	723.17	671.05	60	76.88	72.32	67.10
61	827.41	775.29	723.17	61	82.74	77.53	72.32
62	892.56	840.44	781.80	62	89.26	84.04	78.18
63	957.71	899.07	840.44	63	95.77	89.91	84.04
64	1,035.89	970.74	899.07	64	103.59	97.07	89.91
65	1,107.55	1,035.89	964.22	65	110.76	103.59	96.42
66	1,211.79	1,133.61	1,055.43	66	121.18	113.36	105.54
67	1,322.55	1,237.85	1,153.16	67	132.25	123.79	115.32
68	1,446.33	1,355.12	1,257.40	68	144.63	135.51	125.74
69	1,576.63	1,478.91	1,374.67	69	157.66	147.89	137.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,719.96	1,609.21	1,498.45	70	172.00	160.92	149.85
71	1,915.41	1,791.63	1,667.84	71	191.54	179.16	166.78
72	2,123.89	1,987.08	1,850.26	72	212.39	198.71	185.03
73	2,358.43	2,208.59	2,058.74	73	235.84	220.86	205.87
74	2,612.52	2,449.64	2,286.77	74	261.25	244.96	228.68
75	2,899.18	2,716.76	2,534.34	75	289.92	271.68	253.43
76	3,264.02	3,062.05	2,853.57	76	326.40	306.21	285.36
77	3,667.95	3,439.92	3,211.90	77	366.79	343.99	321.19
78	4,130.51	3,876.43	3,615.83	78	413.05	387.64	361.58
79	4,645.20	4,358.54	4,071.88	79	464.52	435.85	407.19

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	403.93	384.39	358.33	18-39	40.39	38.44	35.83
40	403.93	384.39	358.33	40	40.39	38.44	35.83
41	423.48	403.93	377.87	41	42.35	40.39	37.79
42	443.02	416.96	390.90	42	44.30	41.70	39.09
43	462.57	436.51	410.45	43	46.26	43.65	41.04
44	482.11	456.05	429.99	44	48.21	45.61	43.00
45	501.66	475.60	443.02	45	50.17	47.56	44.30
46	521.20	495.14	462.57	46	52.12	49.51	46.26
47	540.75	514.69	482.11	47	54.07	51.47	48.21
48	566.81	540.75	508.17	48	56.68	54.07	50.82
49	592.87	560.29	527.72	49	59.29	56.03	52.77
50	612.41	579.84	547.26	50	61.24	57.98	54.73
51	638.47	605.90	573.32	51	63.85	60.59	57.33
52	664.53	631.96	592.87	52	66.45	63.20	59.29
53	690.59	651.50	612.41	53	69.06	65.15	61.24
54	716.65	677.56	638.47	54	71.67	67.76	63.85
55	742.71	703.62	658.02	55	74.27	70.36	65.80
56	794.83	755.74	710.14	56	79.48	75.57	71.01
57	853.47	807.86	755.74	57	85.35	80.79	75.57
58	912.10	859.98	807.86	58	91.21	86.00	80.79
59	977.25	925.13	866.50	59	97.73	92.51	86.65
60	1,042.40	983.77	925.13	60	104.24	98.38	92.51
61	1,120.58	1,061.95	996.80	61	112.06	106.19	99.68
62	1,198.76	1,133.61	1,068.46	62	119.88	113.36	106.85
63	1,283.46	1,218.31	1,146.64	63	128.35	121.83	114.66
64	1,374.67	1,303.00	1,231.34	64	137.47	130.30	123.13
65	1,472.39	1,394.21	1,316.03	65	147.24	139.42	131.60
66	1,609.21	1,524.51	1,439.82	66	160.92	152.45	143.98
67	1,759.05	1,667.84	1,576.63	67	175.91	166.78	157.66
68	1,921.93	1,824.20	1,719.96	68	192.19	182.42	172.00
69	2,104.35	1,993.59	1,882.84	69	210.43	199.36	188.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,293.28	2,176.01	2,052.23	70	229.33	217.60	205.22
71	2,540.85	2,410.55	2,273.74	71	254.09	241.06	227.37
72	2,807.97	2,664.64	2,514.79	72	280.80	266.46	251.48
73	3,107.66	2,944.78	2,781.91	73	310.77	294.48	278.19
74	3,439.92	3,264.02	3,081.60	74	343.99	326.40	308.16
75	3,798.25	3,602.80	3,407.35	75	379.82	360.28	340.73
76	4,273.84	4,058.85	3,837.34	76	427.38	405.88	383.73
77	4,801.56	4,560.50	4,319.45	77	480.16	456.05	431.94
78	5,394.42	5,127.31	4,853.68	78	539.44	512.73	485.37
79	6,065.47	5,765.78	5,466.09	79	606.55	576.58	546.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	319.24	299.69	280.15	42	31.92	29.97	28.01
43	332.27	312.72	286.66	43	33.23	31.27	28.67
44	338.78	319.24	293.18	44	33.88	31.92	29.32
45	345.30	325.75	306.21	45	34.53	32.58	30.62
46	358.33	338.78	312.72	46	35.83	33.88	31.27
47	371.36	345.30	319.24	47	37.14	34.53	31.92
48	377.87	358.33	332.27	48	37.79	35.83	33.23
49	390.90	364.84	338.78	49	39.09	36.48	33.88
50	397.42	371.36	345.30	50	39.74	37.14	34.53
51	410.45	384.39	358.33	51	41.04	38.44	35.83
52	423.48	397.42	371.36	52	42.35	39.74	37.14
53	436.51	410.45	377.87	53	43.65	41.04	37.79
54	449.54	423.48	390.90	54	44.95	42.35	39.09
55	456.05	429.99	397.42	55	45.61	43.00	39.74
56	482.11	456.05	423.48	56	48.21	45.61	42.35
57	514.69	482.11	443.02	57	51.47	48.21	44.30
58	540.75	508.17	469.08	58	54.07	50.82	46.91
59	573.32	534.23	495.14	59	57.33	53.42	49.51
60	599.38	560.29	514.69	60	59.94	56.03	51.47
61	644.99	599.38	553.78	61	64.50	59.94	55.38
62	684.08	638.47	592.87	62	68.41	63.85	59.29
63	729.68	684.08	631.96	63	72.97	68.41	63.20
64	781.80	729.68	671.05	64	78.18	72.97	67.10
65	827.41	775.29	716.65	65	82.74	77.53	71.67
66	892.56	833.92	775.29	66	89.26	83.39	77.53
67	964.22	905.59	840.44	67	96.42	90.56	84.04
68	1,042.40	977.25	905.59	68	104.24	97.73	90.56
69	1,120.58	1,048.92	977.25	69	112.06	104.89	97.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,205.28	1,127.10	1,048.92	70	120.53	112.71	104.89
71	1,329.06	1,244.37	1,153.16	71	132.91	124.44	115.32
72	1,452.85	1,361.64	1,263.91	72	145.28	136.16	126.39
73	1,596.18	1,491.94	1,387.70	73	159.62	149.19	138.77
74	1,752.54	1,641.78	1,524.51	74	175.25	164.18	152.45
75	1,921.93	1,798.14	1,667.84	75	192.19	179.81	166.78
76	2,162.98	2,019.65	1,876.32	76	216.30	201.97	187.63
77	2,430.10	2,273.74	2,110.86	77	243.01	227.37	211.09
78	2,729.79	2,553.88	2,371.46	78	272.98	255.39	237.15
79	3,068.57	2,866.60	2,664.64	79	306.86	286.66	266.46
80		3,218.41	2,990.39	80		321.84	299.04
81		3,589.77	3,335.68	81		358.98	333.57
82		3,993.70	3,713.55	82		399.37	371.36
83		4,449.75	4,130.51	83		444.97	413.05
84		4,951.40	4,599.59	84		495.14	459.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	371.36	345.30	319.24	18-39	37.14	34.53	31.92
40	371.36	345.30	319.24	40	37.14	34.53	31.92
41	384.39	358.33	332.27	41	38.44	35.83	33.23
42	397.42	371.36	338.78	42	39.74	37.14	33.88
43	403.93	377.87	351.81	43	40.39	37.79	35.18
44	416.96	390.90	358.33	44	41.70	39.09	35.83
45	429.99	403.93	371.36	45	43.00	40.39	37.14
46	443.02	416.96	384.39	46	44.30	41.70	38.44
47	456.05	423.48	390.90	47	45.61	42.35	39.09
48	462.57	436.51	403.93	48	46.26	43.65	40.39
49	475.60	449.54	416.96	49	47.56	44.95	41.70
50	488.63	456.05	423.48	50	48.86	45.61	42.35
51	508.17	475.60	443.02	51	50.82	47.56	44.30
52	521.20	488.63	456.05	52	52.12	48.86	45.61
53	534.23	501.66	469.08	53	53.42	50.17	46.91
54	553.78	521.20	482.11	54	55.38	52.12	48.21
55	566.81	534.23	495.14	55	56.68	53.42	49.51
56	605.90	566.81	527.72	56	60.59	56.68	52.77
57	638.47	599.38	553.78	57	63.85	59.94	55.38
58	677.56	631.96	586.35	58	67.76	63.20	58.64
59	716.65	671.05	618.93	59	71.67	67.10	61.89
60	755.74	703.62	651.50	60	75.57	70.36	65.15
61	807.86	755.74	697.11	61	80.79	75.57	69.71
62	859.98	801.35	742.71	62	86.00	80.13	74.27
63	918.62	853.47	788.32	63	91.86	85.35	78.83
64	977.25	912.10	840.44	64	97.73	91.21	84.04
65	1,035.89	964.22	892.56	65	103.59	96.42	89.26
66	1,127.10	1,048.92	970.74	66	112.71	104.89	97.07
67	1,218.31	1,133.61	1,048.92	67	121.83	113.36	104.89
68	1,316.03	1,224.82	1,133.61	68	131.60	122.48	113.36
69	1,426.79	1,329.06	1,231.34	69	142.68	132.91	123.13

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,537.54	1,433.30	1,329.06	70	153.75	143.33	132.91
71	1,687.39	1,576.63	1,465.88	71	168.74	157.66	146.59
72	1,856.78	1,732.99	1,609.21	72	185.68	173.30	160.92
73	2,032.68	1,902.38	1,765.57	73	203.27	190.24	176.56
74	2,228.13	2,084.80	1,934.96	74	222.81	208.48	193.50
75	2,443.13	2,286.77	2,123.89	75	244.31	228.68	212.39
76	2,723.27	2,547.37	2,364.95	76	272.33	254.74	236.49
77	3,029.48	2,834.03	2,632.06	77	302.95	283.40	263.21
78	3,368.26	3,146.75	2,925.24	78	336.83	314.67	292.52
79	3,752.64	3,505.07	3,250.99	79	375.26	350.51	325.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	462.57	429.99	397.42	18-39	46.26	43.00	39.74
40	462.57	429.99	397.42	40	46.26	43.00	39.74
41	482.11	449.54	410.45	41	48.21	44.95	41.04
42	495.14	462.57	423.48	42	49.51	46.26	42.35
43	508.17	475.60	436.51	43	50.82	47.56	43.65
44	521.20	488.63	449.54	44	52.12	48.86	44.95
45	540.75	501.66	462.57	45	54.07	50.17	46.26
46	553.78	514.69	475.60	46	55.38	51.47	47.56
47	573.32	534.23	495.14	47	57.33	53.42	49.51
48	586.35	547.26	508.17	48	58.64	54.73	50.82
49	605.90	566.81	521.20	49	60.59	56.68	52.12
50	618.93	579.84	534.23	50	61.89	57.98	53.42
51	638.47	599.38	553.78	51	63.85	59.94	55.38
52	658.02	612.41	566.81	52	65.80	61.24	56.68
53	677.56	631.96	586.35	53	67.76	63.20	58.64
54	697.11	651.50	605.90	54	69.71	65.15	60.59
55	710.14	664.53	618.93	55	71.01	66.45	61.89
56	755.74	710.14	658.02	56	75.57	71.01	65.80
57	801.35	749.23	697.11	57	80.13	74.92	69.71
58	846.95	794.83	742.71	58	84.70	79.48	74.27
59	892.56	840.44	781.80	59	89.26	84.04	78.18
60	944.68	886.04	827.41	60	94.47	88.60	82.74
61	1,009.83	951.19	886.04	61	100.98	95.12	88.60
62	1,081.49	1,016.34	944.68	62	108.15	101.63	94.47
63	1,153.16	1,081.49	1,003.31	63	115.32	108.15	100.33
64	1,237.85	1,159.67	1,074.98	64	123.79	115.97	107.50
65	1,316.03	1,231.34	1,140.13	65	131.60	123.13	114.01
66	1,426.79	1,335.58	1,237.85	66	142.68	133.56	123.79
67	1,544.06	1,446.33	1,342.09	67	154.41	144.63	134.21
68	1,667.84	1,557.09	1,446.33	68	166.78	155.71	144.63
69	1,804.66	1,687.39	1,570.12	69	180.47	168.74	157.01

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,947.99	1,824.20	1,693.90	70	194.80	182.42	169.39
71	2,149.95	2,013.14	1,869.81	71	215.00	201.31	186.98
72	2,364.95	2,215.10	2,058.74	72	236.49	221.51	205.87
73	2,606.00	2,436.61	2,267.22	73	260.60	243.66	226.72
74	2,873.12	2,690.70	2,501.76	74	287.31	269.07	250.18
75	3,159.78	2,957.81	2,749.33	75	315.98	295.78	274.93
76	3,550.68	3,322.65	3,088.11	76	355.07	332.27	308.81
77	3,987.18	3,726.58	3,465.98	77	398.72	372.66	346.60
78	4,475.81	4,189.15	3,895.97	78	447.58	418.91	389.60
79	5,029.58	4,703.83	4,371.57	79	502.96	470.38	437.16

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	599.38	566.81	534.23	18-39	59.94	56.68	53.42
40	599.38	566.81	534.23	40	59.94	56.68	53.42
41	625.44	592.87	553.78	41	62.54	59.29	55.38
42	644.99	612.41	579.84	42	64.50	61.24	57.98
43	671.05	638.47	599.38	43	67.10	63.85	59.94
44	690.59	658.02	618.93	44	69.06	65.80	61.89
45	716.65	677.56	638.47	45	71.67	67.76	63.85
46	742.71	703.62	664.53	46	74.27	70.36	66.45
47	768.77	729.68	690.59	47	76.88	72.97	69.06
48	801.35	755.74	710.14	48	80.13	75.57	71.01
49	827.41	781.80	736.20	49	82.74	78.18	73.62
50	853.47	807.86	762.26	50	85.35	80.79	76.23
51	879.53	833.92	788.32	51	87.95	83.39	78.83
52	905.59	859.98	807.86	52	90.56	86.00	80.79
53	931.65	879.53	827.41	53	93.16	87.95	82.74
54	951.19	905.59	853.47	54	95.12	90.56	85.35
55	977.25	925.13	873.01	55	97.73	92.51	87.30
56	1,035.89	983.77	925.13	56	103.59	98.38	92.51
57	1,094.52	1,035.89	977.25	57	109.45	103.59	97.73
58	1,159.67	1,094.52	1,029.37	58	115.97	109.45	102.94
59	1,224.82	1,159.67	1,088.01	59	122.48	115.97	108.80
60	1,289.97	1,218.31	1,146.64	60	129.00	121.83	114.66
61	1,374.67	1,303.00	1,224.82	61	137.47	130.30	122.48
62	1,465.88	1,387.70	1,303.00	62	146.59	138.77	130.30
63	1,557.09	1,472.39	1,381.18	63	155.71	147.24	138.12
64	1,654.81	1,563.60	1,472.39	64	165.48	156.36	147.24
65	1,759.05	1,661.33	1,563.60	65	175.91	166.13	156.36
66	1,908.90	1,804.66	1,693.90	66	190.89	180.47	169.39
67	2,065.26	1,954.50	1,837.23	67	206.53	195.45	183.72
68	2,234.65	2,110.86	1,987.08	68	223.46	211.09	198.71
69	2,417.07	2,286.77	2,149.95	69	241.71	228.68	215.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,612.52	2,469.19	2,325.86	70	261.25	246.92	232.59
71	2,873.12	2,716.76	2,553.88	71	287.31	271.68	255.39
72	3,153.26	2,983.87	2,807.97	72	315.33	298.39	280.80
73	3,459.47	3,270.53	3,081.60	73	345.95	327.05	308.16
74	3,798.25	3,589.77	3,381.29	74	379.82	358.98	338.13
75	4,163.09	3,935.06	3,707.04	75	416.31	393.51	370.70
76	4,677.77	4,423.69	4,163.09	76	467.78	442.37	416.31
77	5,244.58	4,957.92	4,671.26	77	524.46	495.79	467.13
78	5,883.05	5,563.81	5,244.58	78	588.30	556.38	524.46
79	6,606.21	6,247.89	5,889.56	79	660.62	624.79	588.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	169.39	156.36	143.33	18-39	16.94	15.64	14.33
40	169.39	156.36	143.33	40	16.94	15.64	14.33
41	175.91	162.88	149.85	41	17.59	16.29	14.98
42	182.42	169.39	156.36	42	18.24	16.94	15.64
43	188.94	175.91	162.88	43	18.89	17.59	16.29
44	195.45	182.42	169.39	44	19.55	18.24	16.94
45	201.97	188.94	175.91	45	20.20	18.89	17.59
46	208.48	195.45	182.42	46	20.85	19.55	18.24
47	215.00	201.97	182.42	47	21.50	20.20	18.24
48	221.51	208.48	188.94	48	22.15	20.85	18.89
49	228.03	215.00	195.45	49	22.80	21.50	19.55
50	234.54	221.51	201.97	50	23.45	22.15	20.20
51	247.57	234.54	215.00	51	24.76	23.45	21.50
52	260.60	241.06	221.51	52	26.06	24.11	22.15
53	273.63	254.09	234.54	53	27.36	25.41	23.45
54	286.66	267.12	247.57	54	28.67	26.71	24.76
55	293.18	273.63	254.09	55	29.32	27.36	25.41
56	312.72	293.18	273.63	56	31.27	29.32	27.36
57	338.78	319.24	293.18	57	33.88	31.92	29.32
58	358.33	338.78	312.72	58	35.83	33.88	31.27
59	384.39	358.33	332.27	59	38.44	35.83	33.23
60	403.93	377.87	351.81	60	40.39	37.79	35.18
61	436.51	410.45	377.87	61	43.65	41.04	37.79
62	469.08	436.51	403.93	62	46.91	43.65	40.39
63	501.66	469.08	436.51	63	50.17	46.91	43.65
64	540.75	501.66	462.57	64	54.07	50.17	46.26
65	573.32	534.23	495.14	65	57.33	53.42	49.51
66	631.96	586.35	540.75	66	63.20	58.64	54.07
67	684.08	638.47	592.87	67	68.41	63.85	59.29
68	749.23	697.11	638.47	68	74.92	69.71	63.85
69	814.38	755.74	697.11	69	81.44	75.57	69.71

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	886.04	820.89	755.74	70	88.60	82.09	75.57
71	990.28	918.62	846.95	71	99.03	91.86	84.70
72	1,094.52	1,016.34	938.16	72	109.45	101.63	93.82
73	1,218.31	1,133.61	1,048.92	73	121.83	113.36	104.89
74	1,355.12	1,263.91	1,166.19	74	135.51	126.39	116.62
75	1,498.45	1,400.73	1,296.49	75	149.85	140.07	129.65
76	1,667.84	1,557.09	1,446.33	76	166.78	155.71	144.63
77	1,856.78	1,732.99	1,602.69	77	185.68	173.30	160.27
78	2,058.74	1,921.93	1,778.60	78	205.87	192.19	177.86
79	2,286.77	2,136.92	1,980.56	79	228.68	213.69	198.06
80		2,371.46	2,195.56	80	254.09	237.15	219.56
81		2,632.06	2,436.61	81	282.10	263.21	243.66
82		2,918.72	2,703.73	82	313.37	291.87	270.37
83		3,237.96	2,996.90	83	347.25	323.80	299.69
84		3,596.28	3,329.17	84	385.69	359.63	332.92
				85	427.38	398.07	368.75
				86	480.81	448.23	415.01
				87	541.40	504.26	467.13
				88	609.15	566.81	525.11
				89	684.73	637.82	590.91
				90	770.72	717.95	664.53
				91	866.50	807.21	747.92
				92	975.30	908.19	841.09
				93	1,097.13	1,021.55	946.63
				94	1,233.94	1,149.25	1,064.55
				95	1,388.35	1,293.23	1,197.46
				96	1,561.65	1,454.80	1,347.30
				97	1,757.10	1,636.57	1,516.04
				98	1,976.65	1,841.14	1,704.98
				99	2,223.57	2,071.12	1,918.67

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	201.97	188.94	175.91	18-39	20.20	18.89	17.59
40	201.97	188.94	175.91	40	20.20	18.89	17.59
41	215.00	201.97	182.42	41	21.50	20.20	18.24
42	221.51	208.48	188.94	42	22.15	20.85	18.89
43	228.03	215.00	195.45	43	22.80	21.50	19.55
44	234.54	221.51	201.97	44	23.45	22.15	20.20
45	241.06	228.03	215.00	45	24.11	22.80	21.50
46	247.57	234.54	221.51	46	24.76	23.45	22.15
47	254.09	241.06	228.03	47	25.41	24.11	22.80
48	267.12	254.09	234.54	48	26.71	25.41	23.45
49	273.63	260.60	241.06	49	27.36	26.06	24.11
50	280.15	267.12	247.57	50	28.01	26.71	24.76
51	299.69	280.15	260.60	51	29.97	28.01	26.06
52	312.72	293.18	273.63	52	31.27	29.32	27.36
53	325.75	306.21	280.15	53	32.58	30.62	28.01
54	338.78	319.24	293.18	54	33.88	31.92	29.32
55	351.81	325.75	299.69	55	35.18	32.58	29.97
56	377.87	351.81	325.75	56	37.79	35.18	32.58
57	403.93	377.87	345.30	57	40.39	37.79	34.53
58	429.99	403.93	371.36	58	43.00	40.39	37.14
59	462.57	429.99	397.42	59	46.26	43.00	39.74
60	488.63	456.05	423.48	60	48.86	45.61	42.35
61	527.72	495.14	456.05	61	52.77	49.51	45.61
62	566.81	527.72	488.63	62	56.68	52.77	48.86
63	605.90	566.81	527.72	63	60.59	56.68	52.77
64	644.99	605.90	560.29	64	64.50	60.59	56.03
65	690.59	644.99	599.38	65	69.06	64.50	59.94
66	762.26	710.14	658.02	66	76.23	71.01	65.80
67	840.44	781.80	723.17	67	84.04	78.18	72.32
68	918.62	853.47	788.32	68	91.86	85.35	78.83
69	1,009.83	938.16	859.98	69	100.98	93.82	86.00

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,107.55	1,022.86	938.16	70	110.76	102.29	93.82
71	1,237.85	1,146.64	1,048.92	71	123.79	114.66	104.89
72	1,374.67	1,276.94	1,172.70	72	137.47	127.69	117.27
73	1,531.03	1,420.27	1,309.52	73	153.10	142.03	130.95
74	1,700.42	1,583.15	1,465.88	74	170.04	158.31	146.59
75	1,889.35	1,765.57	1,635.27	75	188.94	176.56	163.53
76	2,104.35	1,967.53	1,824.20	76	210.43	196.75	182.42
77	2,338.89	2,182.53	2,026.17	77	233.89	218.25	202.62
78	2,599.49	2,430.10	2,254.19	78	259.95	243.01	225.42
79	2,892.66	2,697.21	2,501.76	79	289.27	269.72	250.18
				80	321.19	299.69	278.19
				81	355.07	331.61	307.51
				82	392.85	366.79	340.08
				83	433.90	404.58	375.26
				84	479.50	447.58	415.01
				85	529.67	493.84	458.00
				86	596.12	555.73	515.34
				87	670.39	625.44	579.84
				88	754.44	703.62	652.15
				89	848.90	791.57	734.24
				90	955.10	889.95	825.45
				91	1,074.32	1,001.36	929.04
				92	1,208.53	1,126.44	1,045.01
				93	1,359.03	1,267.17	1,175.31
				94	1,529.07	1,425.48	1,322.55
				95	1,720.61	1,603.99	1,487.37
				96	1,935.61	1,804.66	1,673.70
				97	2,177.31	2,030.07	1,882.84
				98	2,449.64	2,283.51	2,118.03
				99	2,755.19	2,568.86	2,382.54

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	267.12	254.09	234.54	18-39	26.71	25.41	23.45
40	267.12	254.09	234.54	40	26.71	25.41	23.45
41	280.15	267.12	247.57	41	28.01	26.71	24.76
42	286.66	273.63	254.09	42	28.67	27.36	25.41
43	299.69	280.15	260.60	43	29.97	28.01	26.06
44	306.21	286.66	267.12	44	30.62	28.67	26.71
45	312.72	293.18	273.63	45	31.27	29.32	27.36
46	325.75	306.21	286.66	46	32.58	30.62	28.67
47	332.27	312.72	293.18	47	33.23	31.27	29.32
48	345.30	325.75	306.21	48	34.53	32.58	30.62
49	358.33	338.78	312.72	49	35.83	33.88	31.27
50	364.84	345.30	319.24	50	36.48	34.53	31.92
51	377.87	358.33	332.27	51	37.79	35.83	33.23
52	390.90	371.36	345.30	52	39.09	37.14	34.53
53	403.93	377.87	351.81	53	40.39	37.79	35.18
54	416.96	390.90	364.84	54	41.70	39.09	36.48
55	429.99	403.93	371.36	55	43.00	40.39	37.14
56	462.57	429.99	397.42	56	46.26	43.00	39.74
57	495.14	462.57	429.99	57	49.51	46.26	43.00
58	534.23	495.14	456.05	58	53.42	49.51	45.61
59	566.81	527.72	488.63	59	56.68	52.77	48.86
60	605.90	566.81	521.20	60	60.59	56.68	52.12
61	651.50	605.90	560.29	61	65.15	60.59	56.03
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	644.99	63	74.92	69.71	64.50
64	801.35	749.23	690.59	64	80.13	74.92	69.06
65	853.47	794.83	736.20	65	85.35	79.48	73.62
66	944.68	879.53	814.38	66	94.47	87.95	81.44
67	1,042.40	970.74	892.56	67	104.24	97.07	89.26
68	1,146.64	1,068.46	983.77	68	114.66	106.85	98.38
69	1,263.91	1,172.70	1,081.49	69	126.39	117.27	108.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,394.21	1,289.97	1,185.73	70	139.42	129.00	118.57
71	1,563.60	1,446.33	1,329.06	71	156.36	144.63	132.91
72	1,739.51	1,615.72	1,491.94	72	173.95	161.57	149.19
73	1,947.99	1,811.17	1,674.36	73	194.80	181.12	167.44
74	2,176.01	2,026.17	1,876.32	74	217.60	202.62	187.63
75	2,423.58	2,260.71	2,097.83	75	242.36	226.07	209.78
76	2,697.21	2,521.31	2,338.89	76	269.72	252.13	233.89
77	2,996.90	2,801.45	2,599.49	77	299.69	280.15	259.95
78	3,335.68	3,114.17	2,892.66	78	333.57	311.42	289.27
79	3,707.04	3,459.47	3,211.90	79	370.70	345.95	321.19
				80	411.75	384.39	357.02
				81	458.66	428.69	398.07
				82	510.78	476.90	443.02
				83	569.41	531.62	493.84
				84	633.91	592.21	549.87
				85	705.57	658.67	611.76
				86	794.18	741.41	688.64
				87	893.21	833.92	774.63
				88	1,005.26	938.16	871.06
				89	1,130.35	1,055.43	980.51
				90	1,271.73	1,187.03	1,102.99
				91	1,430.69	1,335.58	1,240.46
				92	1,609.21	1,502.36	1,395.51
				93	1,810.52	1,690.64	1,570.12
				94	2,037.24	1,901.73	1,766.22
				95	2,291.33	2,139.53	1,987.08
				96	2,577.99	2,406.64	2,235.30
				97	2,900.48	2,707.63	2,514.79
				98	3,262.71	3,045.76	2,828.81
				99	3,670.55	3,426.24	3,182.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	338.78	325.75	306.21	18-39	33.88	32.58	30.62
40	338.78	325.75	306.21	40	33.88	32.58	30.62
41	351.81	338.78	319.24	41	35.18	33.88	31.92
42	364.84	345.30	325.75	42	36.48	34.53	32.58
43	377.87	358.33	338.78	43	37.79	35.83	33.88
44	384.39	364.84	345.30	44	38.44	36.48	34.53
45	397.42	377.87	358.33	45	39.74	37.79	35.83
46	410.45	390.90	371.36	46	41.04	39.09	37.14
47	423.48	403.93	377.87	47	42.35	40.39	37.79
48	436.51	416.96	390.90	48	43.65	41.70	39.09
49	449.54	429.99	403.93	49	44.95	43.00	40.39
50	462.57	436.51	410.45	50	46.26	43.65	41.04
51	488.63	462.57	429.99	51	48.86	46.26	43.00
52	508.17	482.11	449.54	52	50.82	48.21	44.95
53	534.23	508.17	475.60	53	53.42	50.82	47.56
54	560.29	527.72	495.14	54	56.03	52.77	49.51
55	579.84	547.26	514.69	55	57.98	54.73	51.47
56	618.93	586.35	547.26	56	61.89	58.64	54.73
57	658.02	625.44	586.35	57	65.80	62.54	58.64
58	697.11	658.02	618.93	58	69.71	65.80	61.89
59	742.71	703.62	658.02	59	74.27	70.36	65.80
60	781.80	742.71	697.11	60	78.18	74.27	69.71
61	840.44	794.83	749.23	61	84.04	79.48	74.92
62	905.59	859.98	807.86	62	90.56	86.00	80.79
63	970.74	918.62	866.50	63	97.07	91.86	86.65
64	1,048.92	990.28	931.65	64	104.89	99.03	93.16
65	1,120.58	1,061.95	996.80	65	112.06	106.19	99.68
66	1,237.85	1,166.19	1,094.52	66	123.79	116.62	109.45
67	1,361.64	1,283.46	1,198.76	67	136.16	128.35	119.88
68	1,491.94	1,400.73	1,309.52	68	149.19	140.07	130.95
69	1,641.78	1,544.06	1,439.82	69	164.18	154.41	143.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,804.66	1,687.39	1,570.12	70	180.47	168.74	157.01
71	2,013.14	1,889.35	1,759.05	71	201.31	188.94	175.91
72	2,241.16	2,104.35	1,967.53	72	224.12	210.43	196.75
73	2,501.76	2,351.92	2,202.07	73	250.18	235.19	220.21
74	2,788.42	2,625.55	2,462.67	74	278.84	262.55	246.27
75	3,101.14	2,931.75	2,755.85	75	310.11	293.18	275.58
76	3,452.95	3,264.02	3,068.57	76	345.30	326.40	306.86
77	3,837.34	3,622.34	3,407.35	77	383.73	362.23	340.73
78	4,267.33	4,032.79	3,791.73	78	426.73	403.28	379.17
79	4,742.92	4,482.32	4,215.21	79	474.29	448.23	421.52
				80	527.06	497.75	468.43
				81	586.35	553.78	521.20
				82	651.50	615.67	579.18
				83	724.47	684.08	643.68
				84	805.25	760.95	716.00
				85	895.16	845.65	795.48
				86	1,007.22	951.84	895.16
				87	1,132.96	1,070.41	1,007.22
				88	1,274.99	1,204.62	1,132.96
				89	1,433.95	1,355.12	1,274.33
				90	1,613.11	1,524.51	1,433.95
				91	1,815.08	1,714.75	1,613.11
				92	2,041.80	1,929.09	1,814.43
				93	2,297.19	2,170.15	2,041.15
				94	2,584.50	2,441.17	2,296.54
				95	2,906.99	2,746.72	2,583.20
				96	3,270.53	3,089.41	2,906.34
				97	3,679.02	3,475.75	3,269.88
				98	4,138.98	3,910.30	3,678.37
				99	4,656.27	4,398.93	4,138.33

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	247.57	228.03	208.48	18-39	24.76	22.80	20.85
40	247.57	228.03	208.48	40	24.76	22.80	20.85
41	260.60	241.06	221.51	41	26.06	24.11	22.15
42	273.63	254.09	228.03	42	27.36	25.41	22.80
43	280.15	260.60	241.06	43	28.01	26.06	24.11
44	293.18	273.63	247.57	44	29.32	27.36	24.76
45	306.21	286.66	260.60	45	30.62	28.67	26.06
46	312.72	293.18	267.12	46	31.27	29.32	26.71
47	325.75	306.21	280.15	47	32.58	30.62	28.01
48	338.78	319.24	293.18	48	33.88	31.92	29.32
49	351.81	332.27	306.21	49	35.18	33.23	30.62
50	364.84	338.78	312.72	50	36.48	33.88	31.27
51	384.39	358.33	325.75	51	38.44	35.83	32.58
52	397.42	371.36	338.78	52	39.74	37.14	33.88
53	416.96	384.39	351.81	53	41.70	38.44	35.18
54	436.51	403.93	364.84	54	43.65	40.39	36.48
55	449.54	416.96	377.87	55	44.95	41.70	37.79
56	482.11	443.02	403.93	56	48.21	44.30	40.39
57	508.17	469.08	429.99	57	50.82	46.91	43.00
58	540.75	501.66	456.05	58	54.07	50.17	45.61
59	573.32	534.23	488.63	59	57.33	53.42	48.86
60	605.90	560.29	514.69	60	60.59	56.03	51.47
61	651.50	605.90	553.78	61	65.15	60.59	55.38
62	697.11	651.50	599.38	62	69.71	65.15	59.94
63	749.23	697.11	638.47	63	74.92	69.71	63.85
64	807.86	749.23	690.59	64	80.79	74.92	69.06
65	859.98	801.35	736.20	65	86.00	80.13	73.62
66	931.65	866.50	801.35	66	93.16	86.65	80.13
67	1,009.83	938.16	866.50	67	100.98	93.82	86.65
68	1,094.52	1,016.34	938.16	68	109.45	101.63	93.82
69	1,185.73	1,101.04	1,016.34	69	118.57	110.10	101.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,276.94	1,185.73	1,094.52	70	127.69	118.57	109.45
71	1,407.24	1,309.52	1,211.79	71	140.72	130.95	121.18
72	1,550.57	1,446.33	1,335.58	72	155.06	144.63	133.56
73	1,713.45	1,596.18	1,472.39	73	171.34	159.62	147.24
74	1,882.84	1,759.05	1,628.75	74	188.28	175.91	162.88
75	2,071.77	1,934.96	1,791.63	75	207.18	193.50	179.16
76	2,325.86	2,169.50	2,013.14	76	232.59	216.95	201.31
77	2,599.49	2,430.10	2,254.19	77	259.95	243.01	225.42
78	2,912.21	2,716.76	2,521.31	78	291.22	271.68	252.13
79	3,264.02	3,042.51	2,821.00	79	326.40	304.25	282.10
80		3,407.35	3,159.78	80		340.73	315.98
81		3,791.73	3,518.10	81		379.17	351.81
82		4,215.21	3,909.00	82		421.52	390.90
83		4,684.29	4,345.51	83		468.43	434.55
84		5,205.49	4,827.62	84		520.55	482.76

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	299.69	280.15	260.60	18-39	29.97	28.01	26.06
40	299.69	280.15	260.60	40	29.97	28.01	26.06
41	312.72	293.18	273.63	41	31.27	29.32	27.36
42	332.27	312.72	286.66	42	33.23	31.27	28.67
43	345.30	319.24	293.18	43	34.53	31.92	29.32
44	358.33	332.27	306.21	44	35.83	33.23	30.62
45	371.36	345.30	319.24	45	37.14	34.53	31.92
46	390.90	364.84	332.27	46	39.09	36.48	33.23
47	403.93	377.87	345.30	47	40.39	37.79	34.53
48	423.48	390.90	358.33	48	42.35	39.09	35.83
49	443.02	410.45	371.36	49	44.30	41.04	37.14
50	456.05	423.48	384.39	50	45.61	42.35	38.44
51	475.60	443.02	403.93	51	47.56	44.30	40.39
52	495.14	456.05	416.96	52	49.51	45.61	41.70
53	514.69	475.60	436.51	53	51.47	47.56	43.65
54	534.23	495.14	456.05	54	53.42	49.51	45.61
55	553.78	514.69	469.08	55	55.38	51.47	46.91
56	592.87	547.26	501.66	56	59.29	54.73	50.17
57	631.96	586.35	534.23	57	63.20	58.64	53.42
58	671.05	625.44	573.32	58	67.10	62.54	57.33
59	716.65	664.53	605.90	59	71.67	66.45	60.59
60	755.74	703.62	644.99	60	75.57	70.36	64.50
61	814.38	755.74	697.11	61	81.44	75.57	69.71
62	866.50	807.86	742.71	62	86.65	80.79	74.27
63	931.65	866.50	794.83	63	93.16	86.65	79.48
64	996.80	925.13	853.47	64	99.68	92.51	85.35
65	1,061.95	990.28	912.10	65	106.19	99.03	91.21
66	1,159.67	1,081.49	996.80	66	115.97	108.15	99.68
67	1,257.40	1,172.70	1,081.49	67	125.74	117.27	108.15
68	1,368.15	1,270.43	1,172.70	68	136.82	127.04	117.27
69	1,485.42	1,381.18	1,276.94	69	148.54	138.12	127.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,609.21	1,498.45	1,381.18	70	160.92	149.85	138.12
71	1,778.60	1,654.81	1,531.03	71	177.86	165.48	153.10
72	1,967.53	1,830.72	1,693.90	72	196.75	183.07	169.39
73	2,169.50	2,019.65	1,869.81	73	216.95	201.97	186.98
74	2,391.01	2,234.65	2,071.77	74	239.10	223.46	207.18
75	2,638.58	2,462.67	2,286.77	75	263.86	246.27	228.68
76	2,938.27	2,742.82	2,547.37	76	293.83	274.28	254.74
77	3,270.53	3,055.54	2,834.03	77	327.05	305.55	283.40
78	3,635.37	3,394.32	3,153.26	78	363.54	339.43	315.33
79	4,045.82	3,778.70	3,505.07	79	404.58	377.87	350.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	384.39	358.33	325.75	18-39	38.44	35.83	32.58
40	384.39	358.33	325.75	40	38.44	35.83	32.58
41	403.93	377.87	345.30	41	40.39	37.79	34.53
42	416.96	390.90	358.33	42	41.70	39.09	35.83
43	436.51	403.93	371.36	43	43.65	40.39	37.14
44	449.54	416.96	384.39	44	44.95	41.70	38.44
45	469.08	436.51	403.93	45	46.91	43.65	40.39
46	488.63	456.05	416.96	46	48.86	45.61	41.70
47	508.17	475.60	436.51	47	50.82	47.56	43.65
48	527.72	495.14	456.05	48	52.77	49.51	45.61
49	547.26	514.69	475.60	49	54.73	51.47	47.56
50	566.81	527.72	488.63	50	56.68	52.77	48.86
51	592.87	553.78	514.69	51	59.29	55.38	51.47
52	618.93	579.84	534.23	52	61.89	57.98	53.42
53	644.99	599.38	553.78	53	64.50	59.94	55.38
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	697.11	651.50	599.38	55	69.71	65.15	59.94
56	742.71	690.59	638.47	56	74.27	69.06	63.85
57	788.32	736.20	677.56	57	78.83	73.62	67.76
58	840.44	781.80	723.17	58	84.04	78.18	72.32
59	892.56	827.41	762.26	59	89.26	82.74	76.23
60	944.68	879.53	807.86	60	94.47	87.95	80.79
61	1,016.34	944.68	866.50	61	101.63	94.47	86.65
62	1,081.49	1,009.83	931.65	62	108.15	100.98	93.16
63	1,159.67	1,081.49	996.80	63	115.97	108.15	99.68
64	1,237.85	1,153.16	1,068.46	64	123.79	115.32	106.85
65	1,322.55	1,231.34	1,140.13	65	132.25	123.13	114.01
66	1,446.33	1,348.61	1,244.37	66	144.63	134.86	124.44
67	1,583.15	1,472.39	1,361.64	67	158.31	147.24	136.16
68	1,726.48	1,609.21	1,485.42	68	172.65	160.92	148.54
69	1,882.84	1,752.54	1,622.24	69	188.28	175.25	162.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,052.23	1,908.90	1,765.57	70	205.22	190.89	176.56
71	2,273.74	2,117.38	1,961.02	71	227.37	211.74	196.10
72	2,521.31	2,351.92	2,176.01	72	252.13	235.19	217.60
73	2,788.42	2,599.49	2,410.55	73	278.84	259.95	241.06
74	3,088.11	2,879.63	2,671.15	74	308.81	287.96	267.12
75	3,413.86	3,185.84	2,957.81	75	341.39	318.58	295.78
76	3,830.82	3,576.74	3,322.65	76	383.08	357.67	332.27
77	4,293.39	4,013.24	3,726.58	77	429.34	401.32	372.66
78	4,814.59	4,495.35	4,176.12	78	481.46	449.54	417.61
79	5,394.42	5,042.61	4,684.29	79	539.44	504.26	468.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	488.63	462.57	436.51	18-39	48.86	46.26	43.65
40	488.63	462.57	436.51	40	48.86	46.26	43.65
41	514.69	488.63	456.05	41	51.47	48.86	45.61
42	534.23	508.17	475.60	42	53.42	50.82	47.56
43	553.78	527.72	495.14	43	55.38	52.77	49.51
44	579.84	547.26	514.69	44	57.98	54.73	51.47
45	605.90	573.32	540.75	45	60.59	57.33	54.07
46	625.44	592.87	560.29	46	62.54	59.29	56.03
47	651.50	618.93	586.35	47	65.15	61.89	58.64
48	684.08	651.50	612.41	48	68.41	65.15	61.24
49	710.14	671.05	631.96	49	71.01	67.10	63.20
50	736.20	697.11	658.02	50	73.62	69.71	65.80
51	775.29	736.20	690.59	51	77.53	73.62	69.06
52	814.38	775.29	729.68	52	81.44	77.53	72.97
53	853.47	807.86	762.26	53	85.35	80.79	76.23
54	899.07	853.47	801.35	54	89.91	85.35	80.13
55	938.16	886.04	833.92	55	93.82	88.60	83.39
56	996.80	944.68	886.04	56	99.68	94.47	88.60
57	1,061.95	1,003.31	944.68	57	106.19	100.33	94.47
58	1,127.10	1,061.95	996.80	58	112.71	106.19	99.68
59	1,192.25	1,127.10	1,061.95	59	119.22	112.71	106.19
60	1,263.91	1,192.25	1,120.58	60	126.39	119.22	112.06
61	1,355.12	1,283.46	1,205.28	61	135.51	128.35	120.53
62	1,452.85	1,374.67	1,289.97	62	145.28	137.47	129.00
63	1,550.57	1,465.88	1,381.18	63	155.06	146.59	138.12
64	1,661.33	1,570.12	1,478.91	64	166.13	157.01	147.89
65	1,772.08	1,674.36	1,576.63	65	177.21	167.44	157.66
66	1,934.96	1,830.72	1,719.96	66	193.50	183.07	172.00
67	2,110.86	1,993.59	1,876.32	67	211.09	199.36	187.63
68	2,293.28	2,169.50	2,045.71	68	229.33	216.95	204.57
69	2,501.76	2,364.95	2,228.13	69	250.18	236.49	222.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,723.27	2,573.43	2,423.58	70	272.33	257.34	242.36
71	3,009.93	2,847.06	2,684.18	71	300.99	284.71	268.42
72	3,322.65	3,146.75	2,964.33	72	332.27	314.67	296.43
73	3,667.95	3,472.50	3,277.05	73	366.79	347.25	327.70
74	4,045.82	3,837.34	3,628.86	74	404.58	383.73	362.89
75	4,462.78	4,234.75	4,006.73	75	446.28	423.48	400.67
76	5,003.52	4,749.44	4,495.35	76	500.35	474.94	449.54
77	5,602.90	5,322.76	5,036.10	77	560.29	532.28	503.61
78	6,280.46	5,967.74	5,648.51	78	628.05	596.77	564.85
79	7,036.20	6,684.39	6,332.58	79	703.62	668.44	633.26

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	345.30	325.75	299.69	18-39	34.53	32.58	29.97
40	345.30	325.75	299.69	40	34.53	32.58	29.97
41	358.33	338.78	312.72	41	35.83	33.88	31.27
42	371.36	345.30	319.24	42	37.14	34.53	31.92
43	384.39	358.33	332.27	43	38.44	35.83	33.23
44	390.90	371.36	345.30	44	39.09	37.14	34.53
45	403.93	377.87	351.81	45	40.39	37.79	35.18
46	416.96	390.90	364.84	46	41.70	39.09	36.48
47	429.99	403.93	377.87	47	43.00	40.39	37.79
48	443.02	416.96	390.90	48	44.30	41.70	39.09
49	456.05	429.99	403.93	49	45.61	43.00	40.39
50	469.08	443.02	410.45	50	46.91	44.30	41.04
51	488.63	456.05	423.48	51	48.86	45.61	42.35
52	501.66	469.08	436.51	52	50.17	46.91	43.65
53	514.69	482.11	449.54	53	51.47	48.21	44.95
54	534.23	501.66	462.57	54	53.42	50.17	46.26
55	547.26	508.17	469.08	55	54.73	50.82	46.91
56	579.84	540.75	495.14	56	57.98	54.07	49.51
57	605.90	566.81	527.72	57	60.59	56.68	52.77
58	638.47	599.38	553.78	58	63.85	59.94	55.38
59	671.05	631.96	586.35	59	67.10	63.20	58.64
60	703.62	658.02	612.41	60	70.36	65.80	61.24
61	755.74	710.14	658.02	61	75.57	71.01	65.80
62	807.86	755.74	703.62	62	80.79	75.57	70.36
63	866.50	807.86	749.23	63	86.65	80.79	74.92
64	925.13	859.98	794.83	64	92.51	86.00	79.48
65	983.77	918.62	846.95	65	98.38	91.86	84.70
66	1,061.95	990.28	912.10	66	106.19	99.03	91.21
67	1,140.13	1,061.95	983.77	67	114.01	106.19	98.38
68	1,231.34	1,146.64	1,061.95	68	123.13	114.66	106.19
69	1,322.55	1,231.34	1,140.13	69	132.25	123.13	114.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,420.27	1,322.55	1,224.82	70	142.03	132.25	122.48
71	1,557.09	1,452.85	1,348.61	71	155.71	145.28	134.86
72	1,706.93	1,596.18	1,478.91	72	170.69	159.62	147.89
73	1,876.32	1,746.02	1,615.72	73	187.63	174.60	161.57
74	2,052.23	1,915.41	1,772.08	74	205.22	191.54	177.21
75	2,247.68	2,097.83	1,941.47	75	224.77	209.78	194.15
76	2,514.79	2,345.40	2,176.01	76	251.48	234.54	217.60
77	2,814.48	2,625.55	2,430.10	77	281.45	262.55	243.01
78	3,146.75	2,931.75	2,716.76	78	314.67	293.18	271.68
79	3,518.10	3,277.05	3,035.99	79	351.81	327.70	303.60
80		3,661.43	3,394.32	80		366.14	339.43
81		4,045.82	3,746.13	81		404.58	374.61
82		4,456.26	4,130.51	82		445.63	413.05
83		4,918.83	4,560.50	83		491.88	456.05
84		5,427.00	5,029.58	84		542.70	502.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	429.99	403.93	371.36	18-39	43.00	40.39	37.14
40	429.99	403.93	371.36	40	43.00	40.39	37.14
41	449.54	416.96	384.39	41	44.95	41.70	38.44
42	462.57	429.99	397.42	42	46.26	43.00	39.74
43	475.60	443.02	410.45	43	47.56	44.30	41.04
44	495.14	462.57	423.48	44	49.51	46.26	42.35
45	508.17	475.60	443.02	45	50.82	47.56	44.30
46	527.72	495.14	456.05	46	52.77	49.51	45.61
47	540.75	508.17	469.08	47	54.07	50.82	46.91
48	560.29	527.72	488.63	48	56.03	52.77	48.86
49	579.84	540.75	501.66	49	57.98	54.07	50.17
50	592.87	553.78	514.69	50	59.29	55.38	51.47
51	612.41	573.32	534.23	51	61.24	57.33	53.42
52	631.96	592.87	547.26	52	63.20	59.29	54.73
53	651.50	605.90	560.29	53	65.15	60.59	56.03
54	671.05	625.44	579.84	54	67.10	62.54	57.98
55	684.08	638.47	592.87	55	68.41	63.85	59.29
56	723.17	677.56	631.96	56	72.32	67.76	63.20
57	768.77	716.65	664.53	57	76.88	71.67	66.45
58	807.86	755.74	697.11	58	80.79	75.57	69.71
59	853.47	794.83	736.20	59	85.35	79.48	73.62
60	899.07	840.44	775.29	60	89.91	84.04	77.53
61	957.71	892.56	827.41	61	95.77	89.26	82.74
62	1,022.86	951.19	879.53	62	102.29	95.12	87.95
63	1,088.01	1,016.34	938.16	63	108.80	101.63	93.82
64	1,159.67	1,081.49	1,003.31	64	115.97	108.15	100.33
65	1,231.34	1,146.64	1,061.95	65	123.13	114.66	106.19
66	1,329.06	1,237.85	1,146.64	66	132.91	123.79	114.66
67	1,433.30	1,335.58	1,237.85	67	143.33	133.56	123.79
68	1,550.57	1,446.33	1,342.09	68	155.06	144.63	134.21
69	1,667.84	1,557.09	1,446.33	69	166.78	155.71	144.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	1,798.14	1,680.87	1,557.09	70	179.81	168.09	155.71
71	1,980.56	1,850.26	1,713.45	71	198.06	185.03	171.34
72	2,176.01	2,032.68	1,882.84	72	217.60	203.27	188.28
73	2,391.01	2,234.65	2,071.77	73	239.10	223.46	207.18
74	2,625.55	2,449.64	2,273.74	74	262.55	244.96	227.37
75	2,886.15	2,690.70	2,495.25	75	288.61	269.07	249.52
76	3,198.87	2,983.87	2,768.88	76	319.89	298.39	276.89
77	3,544.16	3,303.11	3,062.05	77	354.42	330.31	306.21
78	3,922.03	3,661.43	3,394.32	78	392.20	366.14	339.43
79	4,338.99	4,052.33	3,759.16	79	433.90	405.23	375.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	527.72	495.14	456.05	18-39	52.77	49.51	45.61
40	527.72	495.14	456.05	40	52.77	49.51	45.61
41	547.26	514.69	475.60	41	54.73	51.47	47.56
42	566.81	534.23	495.14	42	56.68	53.42	49.51
43	586.35	547.26	508.17	43	58.64	54.73	50.82
44	605.90	566.81	527.72	44	60.59	56.68	52.77
45	631.96	592.87	547.26	45	63.20	59.29	54.73
46	651.50	612.41	566.81	46	65.15	61.24	56.68
47	671.05	631.96	586.35	47	67.10	63.20	58.64
48	697.11	651.50	605.90	48	69.71	65.15	60.59
49	723.17	677.56	625.44	49	72.32	67.76	62.54
50	742.71	697.11	644.99	50	74.27	69.71	64.50
51	768.77	723.17	671.05	51	76.88	72.32	67.10
52	794.83	742.71	690.59	52	79.48	74.27	69.06
53	827.41	775.29	716.65	53	82.74	77.53	71.67
54	853.47	801.35	742.71	54	85.35	80.13	74.27
55	879.53	820.89	762.26	55	87.95	82.09	76.23
56	931.65	873.01	807.86	56	93.16	87.30	80.79
57	977.25	912.10	846.95	57	97.73	91.21	84.70
58	1,029.37	964.22	892.56	58	102.94	96.42	89.26
59	1,081.49	1,009.83	938.16	59	108.15	100.98	93.82
60	1,133.61	1,061.95	983.77	60	113.36	106.19	98.38
61	1,211.79	1,133.61	1,048.92	61	121.18	113.36	104.89
62	1,283.46	1,198.76	1,114.07	62	128.35	119.88	111.41
63	1,368.15	1,276.94	1,185.73	63	136.82	127.69	118.57
64	1,452.85	1,361.64	1,263.91	64	145.28	136.16	126.39
65	1,544.06	1,446.33	1,342.09	65	154.41	144.63	134.21
66	1,674.36	1,563.60	1,452.85	66	167.44	156.36	145.28
67	1,817.69	1,700.42	1,576.63	67	181.77	170.04	157.66
68	1,967.53	1,837.23	1,706.93	68	196.75	183.72	170.69
69	2,130.41	1,987.08	1,843.75	69	213.04	198.71	184.37

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,306.31	2,149.95	1,993.59	70	230.63	215.00	199.36
71	2,540.85	2,371.46	2,202.07	71	254.09	237.15	220.21
72	2,794.94	2,612.52	2,423.58	72	279.49	261.25	242.36
73	3,081.60	2,873.12	2,664.64	73	308.16	287.31	266.46
74	3,387.80	3,166.29	2,938.27	74	338.78	316.63	293.83
75	3,726.58	3,479.01	3,231.44	75	372.66	347.90	323.14
76	4,169.60	3,895.97	3,615.83	76	416.96	389.60	361.58
77	4,664.74	4,358.54	4,045.82	77	466.47	435.85	404.58
78	5,212.00	4,866.71	4,521.41	78	521.20	486.67	452.14
79	5,830.93	5,446.54	5,055.64	79	583.09	544.65	505.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	677.56	638.47	599.38	18-39	67.76	63.85	59.94
40	677.56	638.47	599.38	40	67.76	63.85	59.94
41	703.62	664.53	625.44	41	70.36	66.45	62.54
42	729.68	690.59	651.50	42	72.97	69.06	65.15
43	762.26	716.65	671.05	43	76.23	71.67	67.10
44	788.32	742.71	697.11	44	78.83	74.27	69.71
45	814.38	768.77	723.17	45	81.44	76.88	72.32
46	846.95	801.35	749.23	46	84.70	80.13	74.92
47	879.53	833.92	781.80	47	87.95	83.39	78.18
48	912.10	859.98	807.86	48	91.21	86.00	80.79
49	944.68	892.56	840.44	49	94.47	89.26	84.04
50	977.25	925.13	866.50	50	97.73	92.51	86.65
51	1,016.34	964.22	905.59	51	101.63	96.42	90.56
52	1,061.95	1,003.31	938.16	52	106.19	100.33	93.82
53	1,101.04	1,042.40	977.25	53	110.10	104.24	97.73
54	1,146.64	1,081.49	1,016.34	54	114.66	108.15	101.63
55	1,185.73	1,120.58	1,055.43	55	118.57	112.06	105.54
56	1,250.88	1,185.73	1,114.07	56	125.09	118.57	111.41
57	1,316.03	1,244.37	1,172.70	57	131.60	124.44	117.27
58	1,387.70	1,309.52	1,231.34	58	138.77	130.95	123.13
59	1,459.36	1,374.67	1,289.97	59	145.94	137.47	129.00
60	1,531.03	1,446.33	1,355.12	60	153.10	144.63	135.51
61	1,628.75	1,537.54	1,446.33	61	162.88	153.75	144.63
62	1,732.99	1,635.27	1,537.54	62	173.30	163.53	153.75
63	1,837.23	1,739.51	1,635.27	63	183.72	173.95	163.53
64	1,954.50	1,850.26	1,739.51	64	195.45	185.03	173.95
65	2,071.77	1,961.02	1,843.75	65	207.18	196.10	184.37
66	2,241.16	2,123.89	2,000.11	66	224.12	212.39	200.01
67	2,430.10	2,299.80	2,162.98	67	243.01	229.98	216.30
68	2,625.55	2,482.22	2,338.89	68	262.55	248.22	233.89
69	2,840.54	2,684.18	2,527.82	69	284.05	268.42	252.78

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 25% of total premium (Rider H-NF3-6)

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,068.57	2,899.18	2,729.79	70	306.86	289.92	272.98
71	3,368.26	3,185.84	2,996.90	71	336.83	318.58	299.69
72	3,700.52	3,498.56	3,290.08	72	370.05	349.86	329.01
73	4,058.85	3,837.34	3,609.31	73	405.88	383.73	360.93
74	4,456.26	4,208.69	3,961.12	74	445.63	420.87	396.11
75	4,886.25	4,619.14	4,345.51	75	488.63	461.91	434.55
76	5,466.09	5,166.40	4,860.19	76	546.61	516.64	486.02
77	6,117.59	5,778.81	5,433.51	77	611.76	577.88	543.35
78	6,840.75	6,462.88	6,078.50	78	684.08	646.29	607.85
79	7,648.61	7,225.14	6,795.15	79	764.86	722.51	679.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	268.47	246.10	223.73	18-39	26.85	24.61	22.37
40	268.47	246.10	223.73	40	26.85	24.61	22.37
41	279.66	257.28	234.91	41	27.97	25.73	23.49
42	290.84	268.47	246.10	42	29.08	26.85	24.61
43	302.03	279.66	257.28	43	30.20	27.97	25.73
44	313.22	290.84	268.47	44	31.32	29.08	26.85
45	324.40	302.03	279.66	45	32.44	30.20	27.97
46	335.59	313.22	279.66	46	33.56	31.32	27.97
47	335.59	313.22	290.84	47	33.56	31.32	29.08
48	346.77	324.40	302.03	48	34.68	32.44	30.20
49	357.96	335.59	313.22	49	35.80	33.56	31.32
50	369.15	346.77	324.40	50	36.91	34.68	32.44
51	391.52	369.15	346.77	51	39.15	36.91	34.68
52	413.89	391.52	357.96	52	41.39	39.15	35.80
53	436.26	413.89	380.33	53	43.63	41.39	38.03
54	458.64	425.08	391.52	54	45.86	42.51	39.15
55	469.82	436.26	402.71	55	46.98	43.63	40.27
56	503.38	469.82	436.26	56	50.34	46.98	43.63
57	548.13	514.57	469.82	57	54.81	51.46	46.98
58	581.69	548.13	503.38	58	58.17	54.81	50.34
59	626.43	581.69	536.94	59	62.64	58.17	53.69
60	659.99	615.24	570.50	60	66.00	61.52	57.05
61	715.92	671.18	615.24	61	71.59	67.12	61.52
62	760.67	715.92	659.99	62	76.07	71.59	66.00
63	816.60	760.67	704.73	63	81.66	76.07	70.47
64	872.53	816.60	749.48	64	87.25	81.66	74.95
65	928.46	861.34	794.22	65	92.85	86.13	79.42
66	1,017.95	950.83	872.53	66	101.79	95.08	87.25
67	1,118.63	1,040.32	950.83	67	111.86	104.03	95.08
68	1,219.30	1,129.81	1,040.32	68	121.93	112.98	104.03
69	1,331.16	1,230.49	1,129.81	69	133.12	123.05	112.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,454.21	1,342.35	1,230.49	70	145.42	134.24	123.05
71	1,622.01	1,498.96	1,375.91	71	162.20	149.90	137.59
72	1,789.80	1,666.75	1,532.52	72	178.98	166.68	153.25
73	1,991.15	1,856.92	1,711.50	73	199.12	185.69	171.15
74	2,203.69	2,058.27	1,901.66	74	220.37	205.83	190.17
75	2,438.60	2,282.00	2,114.20	75	243.86	228.20	211.42
76	2,718.26	2,539.28	2,349.11	76	271.83	253.93	234.91
77	3,020.29	2,818.94	2,617.58	77	302.03	281.89	261.76
78	3,355.88	3,132.15	2,908.43	78	335.59	313.22	290.84
79	3,736.21	3,490.11	3,232.83	79	373.62	349.01	323.28
80		3,870.44	3,579.60	80	415.01	387.04	357.96
81		4,295.52	3,982.31	81	460.87	429.55	398.23
82		4,765.34	4,407.38	82	511.21	476.53	440.74
83		5,291.10	4,899.58	83	567.14	529.11	489.96
84		5,861.60	5,425.33	84	628.67	586.16	542.53
				85	696.90	649.92	601.82
				86	784.16	731.58	677.89
				87	882.60	823.31	761.78
				88	993.34	926.22	857.99
				89	1,116.39	1,041.44	964.26
				90	1,256.22	1,171.20	1,085.07
				91	1,412.82	1,317.74	1,220.42
				92	1,589.57	1,483.30	1,373.67
				93	1,788.68	1,667.87	1,544.82
				94	2,012.41	1,877.05	1,737.23
				95	2,264.10	2,110.85	1,955.36
				96	2,545.99	2,374.84	2,199.22
				97	2,864.80	2,671.28	2,474.40
				98	3,222.76	3,005.75	2,783.14
				99	3,625.47	3,381.60	3,131.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	313.22	302.03	279.66	18-39	31.32	30.20	27.97
40	313.22	302.03	279.66	40	31.32	30.20	27.97
41	335.59	313.22	290.84	41	33.56	31.32	29.08
42	346.77	324.40	302.03	42	34.68	32.44	30.20
43	357.96	335.59	313.22	43	35.80	33.56	31.32
44	369.15	346.77	324.40	44	36.91	34.68	32.44
45	380.33	357.96	335.59	45	38.03	35.80	33.56
46	391.52	369.15	346.77	46	39.15	36.91	34.68
47	402.71	380.33	357.96	47	40.27	38.03	35.80
48	425.08	402.71	369.15	48	42.51	40.27	36.91
49	436.26	413.89	380.33	49	43.63	41.39	38.03
50	447.45	425.08	391.52	50	44.75	42.51	39.15
51	469.82	447.45	413.89	51	46.98	44.75	41.39
52	492.20	469.82	436.26	52	49.22	46.98	43.63
53	514.57	481.01	447.45	53	51.46	48.10	44.75
54	536.94	503.38	469.82	54	53.69	50.34	46.98
55	559.31	525.75	481.01	55	55.93	52.58	48.10
56	604.06	570.50	525.75	56	60.41	57.05	52.58
57	648.80	604.06	559.31	57	64.88	60.41	55.93
58	693.55	648.80	604.06	58	69.35	64.88	60.41
59	738.29	693.55	637.62	59	73.83	69.35	63.76
60	783.04	738.29	682.36	60	78.30	73.83	68.24
61	850.16	794.22	738.29	61	85.02	79.42	73.83
62	906.09	850.16	783.04	62	90.61	85.02	78.30
63	973.20	906.09	838.97	63	97.32	90.61	83.90
64	1,040.32	973.20	906.09	64	104.03	97.32	90.61
65	1,107.44	1,040.32	962.02	65	110.74	104.03	96.20
66	1,230.49	1,152.18	1,062.69	66	123.05	115.22	106.27
67	1,353.54	1,264.05	1,163.37	67	135.35	126.40	116.34
68	1,498.96	1,387.10	1,275.23	68	149.90	138.71	127.52
69	1,644.38	1,521.33	1,398.28	69	164.44	152.13	139.83

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,812.17	1,677.94	1,532.52	70	181.22	167.79	153.25
71	2,024.71	1,879.29	1,722.68	71	202.47	187.93	172.27
72	2,248.44	2,091.83	1,924.04	72	224.84	209.18	192.40
73	2,505.72	2,326.74	2,147.76	73	250.57	232.67	214.78
74	2,785.38	2,595.21	2,393.86	74	278.54	259.52	239.39
75	3,087.41	2,886.05	2,673.51	75	308.74	288.61	267.35
76	3,434.18	3,210.46	2,975.54	76	343.42	321.05	297.55
77	3,814.51	3,568.42	3,311.13	77	381.45	356.84	331.11
78	4,239.59	3,959.93	3,669.09	78	423.96	395.99	366.91
79	4,720.60	4,407.38	4,082.98	79	472.06	440.74	408.30
				80	523.52	488.84	453.04
				81	579.45	540.30	501.14
				82	639.85	597.35	553.72
				83	706.97	659.99	611.89
				84	781.92	729.34	676.77
				85	863.58	805.41	747.24
				86	972.09	906.09	841.21
				87	1,094.02	1,020.19	946.36
				88	1,230.49	1,147.71	1,064.93
				89	1,383.74	1,290.89	1,198.05
				90	1,557.13	1,451.98	1,346.83
				91	1,751.77	1,633.19	1,515.74
				92	1,969.90	1,837.90	1,704.79
				93	2,216.00	2,067.22	1,917.32
				94	2,493.42	2,325.62	2,157.83
				95	2,804.39	2,616.47	2,427.42
				96	3,155.64	2,943.10	2,730.56
				97	3,549.40	3,311.13	3,071.75
				98	3,993.49	3,725.02	3,455.43
				99	4,492.40	4,190.37	3,887.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	469.82	447.45	413.89	43	46.98	44.75	41.39
44	492.20	458.64	425.08	44	49.22	45.86	42.51
45	503.38	469.82	436.26	45	50.34	46.98	43.63
46	514.57	481.01	447.45	46	51.46	48.10	44.75
47	536.94	503.38	469.82	47	53.69	50.34	46.98
48	548.13	514.57	481.01	48	54.81	51.46	48.10
49	570.50	536.94	492.20	49	57.05	53.69	49.22
50	581.69	548.13	503.38	50	58.17	54.81	50.34
51	604.06	570.50	525.75	51	60.41	57.05	52.58
52	626.43	592.87	548.13	52	62.64	59.29	54.81
53	648.80	604.06	559.31	53	64.88	60.41	55.93
54	671.18	626.43	581.69	54	67.12	62.64	58.17
55	693.55	648.80	592.87	55	69.35	64.88	59.29
56	749.48	693.55	637.62	56	74.95	69.35	63.76
57	805.41	749.48	682.36	57	80.54	74.95	68.24
58	861.34	805.41	738.29	58	86.13	80.54	73.83
59	928.46	861.34	783.04	59	92.85	86.13	78.30
60	984.39	917.27	838.97	60	98.44	91.73	83.90
61	1,062.69	984.39	906.09	61	106.27	98.44	90.61
62	1,129.81	1,051.51	973.20	62	112.98	105.15	97.32
63	1,208.12	1,129.81	1,040.32	63	120.81	112.98	104.03
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,375.91	1,286.42	1,185.74	65	137.59	128.64	118.57
66	1,521.33	1,420.65	1,308.79	66	152.13	142.07	130.88
67	1,677.94	1,566.08	1,443.03	67	167.79	156.61	144.30
68	1,856.92	1,722.68	1,588.45	68	185.69	172.27	158.84
69	2,047.08	1,901.66	1,745.06	69	204.71	190.17	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,248.44	2,080.64	1,912.85	70	224.84	208.06	191.28
71	2,516.91	2,337.93	2,147.76	71	251.69	233.79	214.78
72	2,807.75	2,606.40	2,405.04	72	280.78	260.64	240.50
73	3,143.34	2,930.80	2,707.07	73	314.33	293.08	270.71
74	3,512.48	3,277.57	3,031.48	74	351.25	327.76	303.15
75	3,915.19	3,657.91	3,389.44	75	391.52	365.79	338.94
76	4,362.64	4,071.80	3,769.77	76	436.26	407.18	376.98
77	4,843.65	4,519.25	4,194.85	77	484.36	451.92	419.48
78	5,380.59	5,022.63	4,664.67	78	538.06	502.26	466.47
79	5,984.65	5,593.13	5,190.42	79	598.46	559.31	519.04
				80	664.46	620.84	576.09
				81	740.53	691.31	642.09
				82	824.43	769.61	714.80
				83	918.39	857.99	796.46
				84	1,023.54	955.31	887.07
				85	1,138.76	1,063.81	987.75
				86	1,281.94	1,196.93	1,111.91
				87	1,441.91	1,346.83	1,250.62
				88	1,622.01	1,515.74	1,407.23
				89	1,824.48	1,704.79	1,582.86
				90	2,052.68	1,917.32	1,780.85
				91	2,308.84	2,156.71	2,003.46
				92	2,597.45	2,426.30	2,252.91
				93	2,921.85	2,730.56	2,534.81
				94	3,287.64	3,071.75	2,851.38
				95	3,698.18	3,455.43	3,208.22
				96	4,160.17	3,887.22	3,608.69
				97	4,680.33	4,372.71	4,060.61
				98	5,265.37	4,919.71	4,567.35
				99	5,924.24	5,533.84	5,137.85

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	548.13	514.57	481.01	18-39	54.81	51.46	48.10
40	548.13	514.57	481.01	40	54.81	51.46	48.10
41	570.50	536.94	503.38	41	57.05	53.69	50.34
42	592.87	559.31	514.57	42	59.29	55.93	51.46
43	604.06	570.50	536.94	43	60.41	57.05	53.69
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	637.62	604.06	570.50	45	63.76	60.41	57.05
46	659.99	626.43	581.69	46	66.00	62.64	58.17
47	682.36	648.80	604.06	47	68.24	64.88	60.41
48	704.73	671.18	626.43	48	70.47	67.12	62.64
49	727.11	693.55	648.80	49	72.71	69.35	64.88
50	738.29	704.73	659.99	50	73.83	70.47	66.00
51	783.04	738.29	693.55	51	78.30	73.83	69.35
52	816.60	771.85	727.11	52	81.66	77.19	72.71
53	850.16	805.41	760.67	53	85.02	80.54	76.07
54	894.90	850.16	794.22	54	89.49	85.02	79.42
55	928.46	883.71	827.78	55	92.85	88.37	82.78
56	995.58	939.65	883.71	56	99.56	93.96	88.37
57	1,051.51	995.58	939.65	57	105.15	99.56	93.96
58	1,118.63	1,062.69	995.58	58	111.86	106.27	99.56
59	1,196.93	1,129.81	1,062.69	59	119.69	112.98	106.27
60	1,264.05	1,196.93	1,118.63	60	126.40	119.69	111.86
61	1,364.72	1,286.42	1,208.12	61	136.47	128.64	120.81
62	1,465.40	1,387.10	1,297.61	62	146.54	138.71	129.76
63	1,577.26	1,487.77	1,398.28	63	157.73	148.78	139.83
64	1,689.12	1,599.63	1,498.96	64	168.91	159.96	149.90
65	1,812.17	1,711.50	1,610.82	65	181.22	171.15	161.08
66	2,002.34	1,890.48	1,767.43	66	200.23	189.05	176.74
67	2,192.51	2,069.46	1,935.22	67	219.25	206.95	193.52
68	2,416.23	2,270.81	2,125.39	68	241.62	227.08	212.54
69	2,651.14	2,494.53	2,326.74	69	265.11	249.45	232.67

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,908.43	2,729.45	2,539.28	70	290.84	272.94	253.93
71	3,244.01	3,042.66	2,841.31	71	324.40	304.27	284.13
72	3,624.35	3,411.81	3,188.08	72	362.43	341.18	318.81
73	4,038.24	3,803.33	3,557.23	73	403.82	380.33	355.72
74	4,496.87	4,239.59	3,982.31	74	449.69	423.96	398.23
75	5,011.44	4,731.79	4,452.13	75	501.14	473.18	445.21
76	5,581.94	5,268.73	4,955.51	76	558.19	526.87	495.55
77	6,197.19	5,850.41	5,503.64	77	619.72	585.04	550.36
78	6,890.73	6,510.40	6,118.88	78	689.07	651.04	611.89
79	7,662.58	7,237.51	6,812.43	79	766.26	723.75	681.24
				80	851.27	804.29	756.19
				81	946.36	893.78	841.21
				82	1,052.63	994.46	935.17
				83	1,170.08	1,105.20	1,039.20
				84	1,300.96	1,228.25	1,155.54
				85	1,445.26	1,364.72	1,284.18
				86	1,626.48	1,535.87	1,445.26
				87	1,830.07	1,728.28	1,625.36
				88	2,058.27	1,944.17	1,828.95
				89	2,315.55	2,186.91	2,057.15
				90	2,605.28	2,459.86	2,314.44
				91	2,930.80	2,767.48	2,604.16
				92	3,296.59	3,113.13	2,929.68
				93	3,708.24	3,502.42	3,295.47
				94	4,172.47	3,939.80	3,707.12
				95	4,693.75	4,431.99	4,170.24
				96	5,279.91	4,985.71	4,691.52
				97	5,939.90	5,609.91	5,278.79
				98	6,682.67	6,310.17	5,937.66
				99	7,518.28	7,098.80	6,680.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	391.52	369.15	335.59	18-39	39.15	36.91	33.56
40	391.52	369.15	335.59	40	39.15	36.91	33.56
41	413.89	391.52	357.96	41	41.39	39.15	35.80
42	425.08	402.71	369.15	42	42.51	40.27	36.91
43	447.45	413.89	380.33	43	44.75	41.39	38.03
44	469.82	436.26	391.52	44	46.98	43.63	39.15
45	481.01	447.45	413.89	45	48.10	44.75	41.39
46	503.38	469.82	425.08	46	50.34	46.98	42.51
47	525.75	492.20	447.45	47	52.58	49.22	44.75
48	548.13	503.38	458.64	48	54.81	50.34	45.86
49	559.31	525.75	481.01	49	55.93	52.58	48.10
50	581.69	536.94	492.20	50	58.17	53.69	49.22
51	615.24	570.50	514.57	51	61.52	57.05	51.46
52	637.62	592.87	536.94	52	63.76	59.29	53.69
53	659.99	615.24	559.31	53	66.00	61.52	55.93
54	682.36	637.62	581.69	54	68.24	63.76	58.17
55	704.73	659.99	604.06	55	70.47	66.00	60.41
56	760.67	704.73	648.80	56	76.07	70.47	64.88
57	805.41	749.48	693.55	57	80.54	74.95	69.35
58	850.16	794.22	738.29	58	85.02	79.42	73.83
59	906.09	850.16	783.04	59	90.61	85.02	78.30
60	962.02	894.90	827.78	60	96.20	89.49	82.78
61	1,040.32	973.20	894.90	61	104.03	97.32	89.49
62	1,118.63	1,040.32	962.02	62	111.86	104.03	96.20
63	1,208.12	1,118.63	1,029.14	63	120.81	111.86	102.91
64	1,297.61	1,208.12	1,107.44	64	129.76	120.81	110.74
65	1,387.10	1,286.42	1,185.74	65	138.71	128.64	118.57
66	1,510.14	1,409.47	1,297.61	66	151.01	140.95	129.76
67	1,644.38	1,521.33	1,398.28	67	164.44	152.13	139.83
68	1,778.61	1,655.57	1,521.33	68	177.86	165.56	152.13
69	1,935.22	1,800.99	1,655.57	69	193.52	180.10	165.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,091.83	1,946.41	1,789.80	70	209.18	194.64	178.98
71	2,315.55	2,147.76	1,979.97	71	231.56	214.78	198.00
72	2,561.65	2,382.67	2,192.51	72	256.17	238.27	219.25
73	2,818.94	2,628.77	2,427.42	73	281.89	262.88	242.74
74	3,120.97	2,897.24	2,673.51	74	312.10	289.72	267.35
75	3,434.18	3,199.27	2,953.17	75	343.42	319.93	295.32
76	3,870.44	3,601.97	3,322.32	76	387.04	360.20	332.23
77	4,340.27	4,038.24	3,736.21	77	434.03	403.82	373.62
78	4,888.39	4,541.62	4,194.85	78	488.84	454.16	419.48
79	5,492.45	5,100.93	4,709.41	79	549.25	510.09	470.94
80		5,727.36	5,291.10	80		572.74	529.11
81		6,320.23	5,839.23	81		632.02	583.92
82		6,969.04	6,443.28	82		696.90	644.33
83		7,684.96	7,114.46	83		768.50	711.45
84		8,468.00	7,852.75	84		846.80	785.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	481.01	447.45	413.89	18-39	48.10	44.75	41.39
40	481.01	447.45	413.89	40	48.10	44.75	41.39
41	503.38	469.82	436.26	41	50.34	46.98	43.63
42	525.75	492.20	458.64	42	52.58	49.22	45.86
43	548.13	514.57	469.82	43	54.81	51.46	46.98
44	570.50	536.94	492.20	44	57.05	53.69	49.22
45	592.87	559.31	514.57	45	59.29	55.93	51.46
46	615.24	570.50	525.75	46	61.52	57.05	52.58
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	671.18	626.43	570.50	48	67.12	62.64	57.05
49	693.55	648.80	592.87	49	69.35	64.88	59.29
50	715.92	671.18	615.24	50	71.59	67.12	61.52
51	749.48	704.73	648.80	51	74.95	70.47	64.88
52	783.04	727.11	671.18	52	78.30	72.71	67.12
53	816.60	760.67	693.55	53	81.66	76.07	69.35
54	838.97	783.04	715.92	54	83.90	78.30	71.59
55	872.53	805.41	738.29	55	87.25	80.54	73.83
56	939.65	872.53	794.22	56	93.96	87.25	79.42
57	995.58	928.46	850.16	57	99.56	92.85	85.02
58	1,062.69	984.39	906.09	58	106.27	98.44	90.61
59	1,129.81	1,051.51	973.20	59	112.98	105.15	97.32
60	1,196.93	1,118.63	1,029.14	60	119.69	111.86	102.91
61	1,297.61	1,208.12	1,107.44	61	129.76	120.81	110.74
62	1,387.10	1,297.61	1,196.93	62	138.71	129.76	119.69
63	1,498.96	1,398.28	1,286.42	63	149.90	139.83	128.64
64	1,610.82	1,498.96	1,375.91	64	161.08	149.90	137.59
65	1,722.68	1,599.63	1,476.59	65	172.27	159.96	147.66
66	1,879.29	1,745.06	1,610.82	66	187.93	174.51	161.08
67	2,047.08	1,901.66	1,756.24	67	204.71	190.17	175.62
68	2,226.06	2,069.46	1,912.85	68	222.61	206.95	191.28
69	2,427.42	2,259.62	2,080.64	69	242.74	225.96	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,639.96	2,449.79	2,259.62	70	264.00	244.98	225.96
71	2,930.80	2,718.26	2,505.72	71	293.08	271.83	250.57
72	3,244.01	3,009.10	2,774.19	72	324.40	300.91	277.42
73	3,579.60	3,333.50	3,076.22	73	357.96	333.35	307.62
74	3,971.12	3,691.46	3,411.81	74	397.11	369.15	341.18
75	4,385.01	4,082.98	3,769.77	75	438.50	408.30	376.98
76	4,899.58	4,552.81	4,206.03	76	489.96	455.28	420.60
77	5,458.89	5,078.56	4,698.23	77	545.89	507.86	469.82
78	6,096.51	5,671.43	5,235.17	78	609.65	567.14	523.52
79	6,790.06	6,320.23	5,839.23	79	679.01	632.02	583.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	604.06	570.50	525.75	18-39	60.41	57.05	52.58
40	604.06	570.50	525.75	40	60.41	57.05	52.58
41	637.62	592.87	548.13	41	63.76	59.29	54.81
42	659.99	615.24	570.50	42	66.00	61.52	57.05
43	682.36	637.62	592.87	43	68.24	63.76	59.29
44	715.92	671.18	626.43	44	71.59	67.12	62.64
45	749.48	704.73	648.80	45	74.95	70.47	64.88
46	771.85	727.11	671.18	46	77.19	72.71	67.12
47	805.41	760.67	704.73	47	80.54	76.07	70.47
48	838.97	783.04	727.11	48	83.90	78.30	72.71
49	872.53	816.60	760.67	49	87.25	81.66	76.07
50	906.09	850.16	783.04	50	90.61	85.02	78.30
51	950.83	883.71	816.60	51	95.08	88.37	81.66
52	984.39	917.27	850.16	52	98.44	91.73	85.02
53	1,017.95	950.83	883.71	53	101.79	95.08	88.37
54	1,062.69	984.39	906.09	54	106.27	98.44	90.61
55	1,096.25	1,017.95	939.65	55	109.63	101.79	93.96
56	1,174.56	1,096.25	1,006.76	56	117.46	109.63	100.68
57	1,252.86	1,163.37	1,073.88	57	125.29	116.34	107.39
58	1,331.16	1,241.67	1,141.00	58	133.12	124.17	114.10
59	1,420.65	1,319.98	1,208.12	59	142.07	132.00	120.81
60	1,510.14	1,398.28	1,286.42	60	151.01	139.83	128.64
61	1,622.01	1,510.14	1,387.10	61	162.20	151.01	138.71
62	1,745.06	1,622.01	1,487.77	62	174.51	162.20	148.78
63	1,868.10	1,733.87	1,599.63	63	186.81	173.39	159.96
64	2,002.34	1,856.92	1,711.50	64	200.23	185.69	171.15
65	2,147.76	1,991.15	1,834.55	65	214.78	199.12	183.45
66	2,349.11	2,181.32	2,013.53	66	234.91	218.13	201.35
67	2,572.84	2,393.86	2,203.69	67	257.28	239.39	220.37
68	2,807.75	2,606.40	2,405.04	68	280.78	260.64	240.50
69	3,076.22	2,852.50	2,628.77	69	307.62	285.25	262.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,355.88	3,120.97	2,874.87	70	335.59	312.10	287.49
71	3,736.21	3,467.74	3,199.27	71	373.62	346.77	319.93
72	4,138.91	3,848.07	3,557.23	72	413.89	384.81	355.72
73	4,597.55	4,273.15	3,948.75	73	459.76	427.31	394.87
74	5,100.93	4,754.16	4,396.20	74	510.09	475.42	439.62
75	5,660.25	5,268.73	4,877.21	75	566.02	526.87	487.72
76	6,376.17	5,939.90	5,492.45	76	637.62	593.99	549.25
77	7,181.58	6,689.38	6,186.00	77	718.16	668.94	618.60
78	8,076.48	7,528.35	6,969.04	78	807.65	752.83	696.90
79	9,094.43	8,468.00	7,841.56	79	909.44	846.80	784.16

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	783.04	738.29	693.55	18-39	78.30	73.83	69.35
40	783.04	738.29	693.55	40	78.30	73.83	69.35
41	816.60	771.85	727.11	41	81.66	77.19	72.71
42	850.16	805.41	760.67	42	85.02	80.54	76.07
43	894.90	850.16	794.22	43	89.49	85.02	79.42
44	928.46	883.71	827.78	44	92.85	88.37	82.78
45	962.02	917.27	861.34	45	96.20	91.73	86.13
46	1,006.76	950.83	894.90	46	100.68	95.08	89.49
47	1,040.32	984.39	928.46	47	104.03	98.44	92.85
48	1,085.07	1,029.14	973.20	48	108.51	102.91	97.32
49	1,129.81	1,073.88	1,017.95	49	112.98	107.39	101.79
50	1,174.56	1,118.63	1,051.51	50	117.46	111.86	105.15
51	1,241.67	1,174.56	1,107.44	51	124.17	117.46	110.74
52	1,297.61	1,230.49	1,152.18	52	129.76	123.05	115.22
53	1,364.72	1,286.42	1,208.12	53	136.47	128.64	120.81
54	1,420.65	1,342.35	1,264.05	54	142.07	134.24	126.40
55	1,487.77	1,409.47	1,319.98	55	148.78	140.95	132.00
56	1,588.45	1,498.96	1,409.47	56	158.84	149.90	140.95
57	1,689.12	1,599.63	1,498.96	57	168.91	159.96	149.90
58	1,789.80	1,689.12	1,588.45	58	178.98	168.91	158.84
59	1,901.66	1,800.99	1,689.12	59	190.17	180.10	168.91
60	2,013.53	1,901.66	1,789.80	60	201.35	190.17	178.98
61	2,170.13	2,047.08	1,924.04	61	217.01	204.71	192.40
62	2,326.74	2,203.69	2,069.46	62	232.67	220.37	206.95
63	2,494.53	2,360.30	2,214.88	63	249.45	236.03	221.49
64	2,673.51	2,528.09	2,382.67	64	267.35	252.81	238.27
65	2,863.68	2,707.07	2,550.47	65	286.37	270.71	255.05
66	3,132.15	2,964.36	2,785.38	66	313.22	296.44	278.54
67	3,422.99	3,232.83	3,042.66	67	342.30	323.28	304.27
68	3,747.40	3,534.86	3,322.32	68	374.74	353.49	332.23
69	4,094.17	3,870.44	3,635.53	69	409.42	387.04	363.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,463.32	4,217.22	3,959.93	70	446.33	421.72	395.99
71	4,944.32	4,675.85	4,396.20	71	494.43	467.59	439.62
72	5,481.26	5,179.24	4,866.02	72	548.13	517.92	486.60
73	6,062.95	5,727.36	5,391.77	73	606.30	572.74	539.18
74	6,711.75	6,353.79	5,984.65	74	671.18	635.38	598.46
75	7,427.67	7,024.97	6,622.26	75	742.77	702.50	662.23
76	8,367.32	7,919.87	7,472.42	76	836.73	791.99	747.24
77	9,430.01	8,926.63	8,412.06	77	943.00	892.66	841.21
78	10,615.76	10,045.26	9,474.76	78	1,061.58	1,004.53	947.48
79	11,958.11	11,320.49	10,682.87	79	1,195.81	1,132.05	1,068.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	570.50	536.94	492.20	18-39	57.05	53.69	49.22
40	570.50	536.94	492.20	40	57.05	53.69	49.22
41	592.87	559.31	514.57	41	59.29	55.93	51.46
42	615.24	570.50	525.75	42	61.52	57.05	52.58
43	637.62	592.87	548.13	43	63.76	59.29	54.81
44	648.80	604.06	559.31	44	64.88	60.41	55.93
45	671.18	626.43	581.69	45	67.12	62.64	58.17
46	693.55	648.80	592.87	46	69.35	64.88	59.29
47	715.92	671.18	615.24	47	71.59	67.12	61.52
48	738.29	693.55	637.62	48	73.83	69.35	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	727.11	671.18	50	78.30	72.71	67.12
51	805.41	749.48	693.55	51	80.54	74.95	69.35
52	827.78	771.85	715.92	52	82.78	77.19	71.59
53	850.16	794.22	727.11	53	85.02	79.42	72.71
54	872.53	816.60	749.48	54	87.25	81.66	74.95
55	883.71	827.78	760.67	55	88.37	82.78	76.07
56	939.65	872.53	805.41	56	93.96	87.25	80.54
57	984.39	917.27	850.16	57	98.44	91.73	85.02
58	1,040.32	973.20	894.90	58	104.03	97.32	89.49
59	1,085.07	1,017.95	939.65	59	108.51	101.79	93.96
60	1,141.00	1,062.69	984.39	60	114.10	106.27	98.44
61	1,230.49	1,152.18	1,062.69	61	123.05	115.22	106.27
62	1,308.79	1,219.30	1,129.81	62	130.88	121.93	112.98
63	1,398.28	1,308.79	1,219.30	63	139.83	130.88	121.93
64	1,498.96	1,398.28	1,297.61	64	149.90	139.83	129.76
65	1,599.63	1,498.96	1,387.10	65	159.96	149.90	138.71
66	1,722.68	1,610.82	1,498.96	66	172.27	161.08	149.90
67	1,856.92	1,733.87	1,610.82	67	185.69	173.39	161.08
68	2,002.34	1,868.10	1,733.87	68	200.23	186.81	173.39
69	2,158.95	2,013.53	1,868.10	69	215.89	201.35	186.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,315.55	2,158.95	2,002.34	70	231.56	215.89	200.23
71	2,539.28	2,371.49	2,203.69	71	253.93	237.15	220.37
72	2,785.38	2,595.21	2,405.04	72	278.54	259.52	240.50
73	3,053.85	2,852.50	2,639.96	73	305.38	285.25	264.00
74	3,355.88	3,132.15	2,897.24	74	335.59	313.22	289.72
75	3,669.09	3,422.99	3,165.71	75	366.91	342.30	316.57
76	4,105.36	3,825.70	3,546.04	76	410.54	382.57	354.60
77	4,597.55	4,284.34	3,959.93	77	459.76	428.43	395.99
78	5,134.49	4,787.72	4,429.76	78	513.45	478.77	442.98
79	5,738.55	5,347.03	4,955.51	79	573.85	534.70	495.55
80		5,973.46	5,537.20	80		597.35	553.72
81		6,599.89	6,118.88	81		659.99	611.89
82		7,282.25	6,745.31	82		728.23	674.53
83		8,031.73	7,438.86	83		803.17	743.89
84		8,859.51	8,210.71	84		885.95	821.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	704.73	659.99	615.24	18-39	70.47	66.00	61.52
40	704.73	659.99	615.24	40	70.47	66.00	61.52
41	738.29	693.55	637.62	41	73.83	69.35	63.76
42	760.67	715.92	659.99	42	76.07	71.59	66.00
43	783.04	738.29	682.36	43	78.30	73.83	68.24
44	805.41	760.67	704.73	44	80.54	76.07	70.47
45	838.97	783.04	727.11	45	83.90	78.30	72.71
46	861.34	805.41	749.48	46	86.13	80.54	74.95
47	883.71	827.78	771.85	47	88.37	82.78	77.19
48	917.27	861.34	805.41	48	91.73	86.13	80.54
49	950.83	894.90	827.78	49	95.08	89.49	82.78
50	973.20	917.27	850.16	50	97.32	91.73	85.02
51	1,006.76	939.65	872.53	51	100.68	93.96	87.25
52	1,029.14	962.02	894.90	52	102.91	96.20	89.49
53	1,062.69	995.58	917.27	53	106.27	99.56	91.73
54	1,085.07	1,017.95	939.65	54	108.51	101.79	93.96
55	1,107.44	1,040.32	962.02	55	110.74	104.03	96.20
56	1,174.56	1,096.25	1,017.95	56	117.46	109.63	101.79
57	1,241.67	1,163.37	1,073.88	57	124.17	116.34	107.39
58	1,308.79	1,219.30	1,129.81	58	130.88	121.93	112.98
59	1,387.10	1,297.61	1,196.93	59	138.71	129.76	119.69
60	1,454.21	1,353.54	1,252.86	60	145.42	135.35	125.29
61	1,554.89	1,454.21	1,342.35	61	155.49	145.42	134.24
62	1,666.75	1,554.89	1,431.84	62	166.68	155.49	143.18
63	1,778.61	1,655.57	1,532.52	63	177.86	165.56	153.25
64	1,890.48	1,767.43	1,633.19	64	189.05	176.74	163.32
65	2,013.53	1,879.29	1,733.87	65	201.35	187.93	173.39
66	2,181.32	2,035.90	1,879.29	66	218.13	203.59	187.93
67	2,349.11	2,192.51	2,024.71	67	234.91	219.25	202.47
68	2,528.09	2,360.30	2,181.32	68	252.81	236.03	218.13
69	2,729.45	2,550.47	2,360.30	69	272.94	255.05	236.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,941.99	2,740.63	2,539.28	70	294.20	274.06	253.93
71	3,232.83	3,020.29	2,796.56	71	323.28	302.03	279.66
72	3,557.23	3,322.32	3,076.22	72	355.72	332.23	307.62
73	3,904.00	3,646.72	3,378.25	73	390.40	364.67	337.82
74	4,284.34	4,004.68	3,713.84	74	428.43	400.47	371.38
75	4,698.23	4,385.01	4,071.80	75	469.82	438.50	407.18
76	5,212.79	4,866.02	4,519.25	76	521.28	486.60	451.92
77	5,772.11	5,391.77	5,000.26	77	577.21	539.18	500.03
78	6,387.35	5,962.27	5,537.20	78	638.74	596.23	553.72
79	7,080.90	6,611.08	6,130.07	79	708.09	661.11	613.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	872.53	816.60	749.48	18-39	87.25	81.66	74.95
40	872.53	816.60	749.48	40	87.25	81.66	74.95
41	906.09	850.16	783.04	41	90.61	85.02	78.30
42	939.65	872.53	805.41	42	93.96	87.25	80.54
43	973.20	906.09	838.97	43	97.32	90.61	83.90
44	1,006.76	939.65	872.53	44	100.68	93.96	87.25
45	1,040.32	973.20	894.90	45	104.03	97.32	89.49
46	1,073.88	1,006.76	928.46	46	107.39	100.68	92.85
47	1,118.63	1,040.32	962.02	47	111.86	104.03	96.20
48	1,152.18	1,073.88	995.58	48	115.22	107.39	99.56
49	1,196.93	1,118.63	1,029.14	49	119.69	111.86	102.91
50	1,230.49	1,152.18	1,062.69	50	123.05	115.22	106.27
51	1,275.23	1,185.74	1,096.25	51	127.52	118.57	109.63
52	1,308.79	1,219.30	1,129.81	52	130.88	121.93	112.98
53	1,342.35	1,252.86	1,163.37	53	134.24	125.29	116.34
54	1,387.10	1,297.61	1,196.93	54	138.71	129.76	119.69
55	1,420.65	1,331.16	1,230.49	55	142.07	133.12	123.05
56	1,498.96	1,398.28	1,297.61	56	149.90	139.83	129.76
57	1,577.26	1,476.59	1,364.72	57	157.73	147.66	136.47
58	1,666.75	1,554.89	1,443.03	58	166.68	155.49	144.30
59	1,745.06	1,633.19	1,510.14	59	174.51	163.32	151.01
60	1,834.55	1,711.50	1,588.45	60	183.45	171.15	158.84
61	1,957.59	1,834.55	1,700.31	61	195.76	183.45	170.03
62	2,091.83	1,957.59	1,812.17	62	209.18	195.76	181.22
63	2,226.06	2,080.64	1,924.04	63	222.61	208.06	192.40
64	2,371.49	2,214.88	2,058.27	64	237.15	221.49	205.83
65	2,516.91	2,349.11	2,181.32	65	251.69	234.91	218.13
66	2,729.45	2,550.47	2,371.49	66	272.94	255.05	237.15
67	2,964.36	2,763.00	2,561.65	67	296.44	276.30	256.17
68	3,210.46	2,997.92	2,774.19	68	321.05	299.79	277.42
69	3,478.93	3,244.01	3,009.10	69	347.89	324.40	300.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,758.58	3,512.48	3,255.20	70	375.86	351.25	325.52
71	4,138.91	3,870.44	3,590.79	71	413.89	387.04	359.08
72	4,563.99	4,261.96	3,948.75	72	456.40	426.20	394.87
73	5,022.63	4,687.04	4,351.45	73	502.26	468.70	435.15
74	5,526.01	5,156.86	4,787.72	74	552.60	515.69	478.77
75	6,074.14	5,671.43	5,268.73	75	607.41	567.14	526.87
76	6,801.24	6,353.79	5,895.16	76	680.12	635.38	589.52
77	7,606.65	7,103.27	6,588.70	77	760.67	710.33	658.87
78	8,501.55	7,942.24	7,371.74	78	850.16	794.22	737.17
79	9,508.32	8,881.89	8,244.27	79	950.83	888.19	824.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,118.63	1,062.69	995.58	18-39	111.86	106.27	99.56
40	1,118.63	1,062.69	995.58	40	111.86	106.27	99.56
41	1,163.37	1,107.44	1,040.32	41	116.34	110.74	104.03
42	1,208.12	1,141.00	1,073.88	42	120.81	114.10	107.39
43	1,252.86	1,185.74	1,118.63	43	125.29	118.57	111.86
44	1,297.61	1,230.49	1,152.18	44	129.76	123.05	115.22
45	1,342.35	1,275.23	1,196.93	45	134.24	127.52	119.69
46	1,398.28	1,319.98	1,241.67	46	139.83	132.00	124.17
47	1,454.21	1,375.91	1,286.42	47	145.42	137.59	128.64
48	1,498.96	1,420.65	1,342.35	48	149.90	142.07	134.24
49	1,554.89	1,476.59	1,387.10	49	155.49	147.66	138.71
50	1,610.82	1,521.33	1,431.84	50	161.08	152.13	143.18
51	1,677.94	1,588.45	1,487.77	51	167.79	158.84	148.78
52	1,733.87	1,644.38	1,543.70	52	173.39	164.44	154.37
53	1,789.80	1,689.12	1,588.45	53	178.98	168.91	158.84
54	1,856.92	1,756.24	1,644.38	54	185.69	175.62	164.44
55	1,912.85	1,812.17	1,700.31	55	191.28	181.22	170.03
56	2,024.71	1,912.85	1,789.80	56	202.47	191.28	178.98
57	2,125.39	2,013.53	1,890.48	57	212.54	201.35	189.05
58	2,237.25	2,114.20	1,991.15	58	223.73	211.42	199.12
59	2,349.11	2,226.06	2,091.83	59	234.91	222.61	209.18
60	2,472.16	2,337.93	2,192.51	60	247.22	233.79	219.25
61	2,639.96	2,494.53	2,337.93	61	264.00	249.45	233.79
62	2,807.75	2,651.14	2,494.53	62	280.78	265.11	249.45
63	2,986.73	2,830.12	2,662.33	63	298.67	283.01	266.23
64	3,176.90	3,009.10	2,830.12	64	317.69	300.91	283.01
65	3,378.25	3,199.27	3,009.10	65	337.82	319.93	300.91
66	3,657.91	3,456.55	3,255.20	66	365.79	345.66	325.52
67	3,959.93	3,747.40	3,523.67	67	395.99	374.74	352.37
68	4,284.34	4,049.42	3,814.51	68	428.43	404.94	381.45
69	4,642.30	4,385.01	4,127.73	69	464.23	438.50	412.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,011.44	4,731.79	4,452.13	70	501.14	473.18	445.21
71	5,503.64	5,201.61	4,888.39	71	550.36	520.16	488.84
72	6,040.58	5,704.99	5,369.40	72	604.06	570.50	536.94
73	6,633.45	6,264.30	5,883.97	73	663.34	626.43	588.40
74	7,271.07	6,868.36	6,454.47	74	727.11	686.84	645.45
75	7,975.80	7,528.35	7,080.90	75	797.58	752.83	708.09
76	8,926.63	8,423.25	7,919.87	76	892.66	842.33	791.99
77	9,978.14	9,418.83	8,859.51	77	997.81	941.88	885.95
78	11,152.70	10,537.45	9,911.02	78	1,115.27	1,053.75	991.10
79	12,472.67	11,779.13	11,085.58	79	1,247.27	1,177.91	1,108.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	234.91	223.73	201.35	18-39	23.49	22.37	20.14
40	234.91	223.73	201.35	40	23.49	22.37	20.14
41	246.10	234.91	212.54	41	24.61	23.49	21.25
42	257.28	246.10	223.73	42	25.73	24.61	22.37
43	268.47	246.10	223.73	43	26.85	24.61	22.37
44	268.47	257.28	234.91	44	26.85	25.73	23.49
45	279.66	268.47	246.10	45	27.97	26.85	24.61
46	290.84	268.47	246.10	46	29.08	26.85	24.61
47	302.03	279.66	257.28	47	30.20	27.97	25.73
48	313.22	290.84	268.47	48	31.32	29.08	26.85
49	324.40	302.03	279.66	49	32.44	30.20	27.97
50	324.40	302.03	279.66	50	32.44	30.20	27.97
51	346.77	324.40	302.03	51	34.68	32.44	30.20
52	369.15	346.77	313.22	52	36.91	34.68	31.32
53	391.52	369.15	335.59	53	39.15	36.91	33.56
54	413.89	391.52	357.96	54	41.39	39.15	35.80
55	425.08	402.71	369.15	55	42.51	40.27	36.91
56	458.64	425.08	391.52	56	45.86	42.51	39.15
57	492.20	458.64	425.08	57	49.22	45.86	42.51
58	514.57	481.01	447.45	58	51.46	48.10	44.75
59	548.13	514.57	469.82	59	54.81	51.46	46.98
60	581.69	536.94	492.20	60	58.17	53.69	49.22
61	626.43	581.69	536.94	61	62.64	58.17	53.69
62	671.18	626.43	581.69	62	67.12	62.64	58.17
63	727.11	682.36	626.43	63	72.71	68.24	62.64
64	771.85	727.11	671.18	64	77.19	72.71	67.12
65	827.78	771.85	715.92	65	82.78	77.19	71.59
66	906.09	850.16	783.04	66	90.61	85.02	78.30
67	995.58	928.46	861.34	67	99.56	92.85	86.13
68	1,085.07	1,017.95	939.65	68	108.51	101.79	93.96
69	1,185.74	1,107.44	1,029.14	69	118.57	110.74	102.91

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,286.42	1,208.12	1,118.63	70	128.64	120.81	111.86
71	1,431.84	1,342.35	1,252.86	71	143.18	134.24	125.29
72	1,599.63	1,498.96	1,387.10	72	159.96	149.90	138.71
73	1,767.43	1,655.57	1,543.70	73	176.74	165.56	154.37
74	1,968.78	1,845.73	1,711.50	74	196.88	184.57	171.15
75	2,181.32	2,035.90	1,890.48	75	218.13	203.59	189.05
76	2,438.60	2,282.00	2,114.20	76	243.86	228.20	211.42
77	2,729.45	2,550.47	2,360.30	77	272.94	255.05	236.03
78	3,042.66	2,841.31	2,639.96	78	304.27	284.13	264.00
79	3,400.62	3,176.90	2,953.17	79	340.06	317.69	295.32
80		3,546.04	3,288.76	80	379.21	354.60	328.88
81		4,004.68	3,713.84	81	428.43	400.47	371.38
82		4,508.06	4,183.66	82	483.25	450.81	418.37
83		5,089.75	4,720.60	83	544.77	508.97	472.06
84		5,727.36	5,313.47	84	614.13	572.74	531.35
				85	691.31	645.45	598.46
				86	778.56	727.11	673.41
				87	875.88	817.72	758.43
				88	984.39	919.51	852.39
				89	1,107.44	1,034.73	958.66
				90	1,246.15	1,163.37	1,079.47
				91	1,401.64	1,308.79	1,213.71
				92	1,577.26	1,472.11	1,365.84
				93	1,774.14	1,656.68	1,535.87
				94	1,995.63	1,863.63	1,728.28
				95	2,245.08	2,096.30	1,944.17
				96	2,525.86	2,358.06	2,186.91
				97	2,841.31	2,653.38	2,459.86
				98	3,197.03	2,984.49	2,767.48
				99	3,596.38	3,358.11	3,113.13

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	548.13	514.57	469.82	56	54.81	51.46	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	626.43	581.69	536.94	58	62.64	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	704.73	659.99	604.06	60	70.47	66.00	60.41
61	760.67	715.92	659.99	61	76.07	71.59	66.00
62	816.60	760.67	704.73	62	81.66	76.07	70.47
63	872.53	816.60	760.67	63	87.25	81.66	76.07
64	939.65	883.71	816.60	64	93.96	88.37	81.66
65	995.58	939.65	872.53	65	99.56	93.96	87.25
66	1,096.25	1,029.14	962.02	66	109.63	102.91	96.20
67	1,208.12	1,129.81	1,051.51	67	120.81	112.98	105.15
68	1,331.16	1,252.86	1,163.37	68	133.12	125.29	116.34
69	1,465.40	1,375.91	1,275.23	69	146.54	137.59	127.52

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,599.63	1,498.96	1,387.10	70	159.96	149.90	138.71
71	1,789.80	1,677.94	1,554.89	71	178.98	167.79	155.49
72	2,002.34	1,868.10	1,733.87	72	200.23	186.81	173.39
73	2,226.06	2,080.64	1,935.22	73	222.61	208.06	193.52
74	2,494.53	2,326.74	2,158.95	74	249.45	232.67	215.89
75	2,774.19	2,595.21	2,405.04	75	277.42	259.52	240.50
76	3,098.59	2,897.24	2,684.70	76	309.86	289.72	268.47
77	3,456.55	3,232.83	2,997.92	77	345.66	323.28	299.79
78	3,859.26	3,601.97	3,344.69	78	385.93	360.20	334.47
79	4,306.71	4,015.87	3,725.02	79	430.67	401.59	372.50
				80	479.89	447.45	415.01
				81	541.41	505.62	468.70
				82	609.65	569.38	527.99
				83	686.84	640.97	595.11
				84	774.09	722.63	670.06
				85	871.41	813.24	755.07
				86	981.03	915.04	850.16
				87	1,102.96	1,030.25	956.42
				88	1,241.67	1,158.90	1,076.12
				89	1,396.04	1,303.20	1,210.35
				90	1,570.55	1,466.52	1,361.37
				91	1,767.43	1,648.85	1,531.40
				92	1,987.80	1,855.80	1,722.68
				93	2,236.13	2,087.36	1,937.46
				94	2,515.79	2,347.99	2,180.20
				95	2,830.12	2,641.07	2,452.03
				96	3,183.61	2,971.07	2,758.53
				97	3,581.84	3,342.45	3,104.19
				98	4,029.29	3,760.82	3,491.23
				99	4,533.79	4,230.64	3,928.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	357.96	335.59	302.03	18-39	35.80	33.56	30.20
40	357.96	335.59	302.03	40	35.80	33.56	30.20
41	380.33	357.96	324.40	41	38.03	35.80	32.44
42	391.52	369.15	335.59	42	39.15	36.91	33.56
43	402.71	380.33	346.77	43	40.27	38.03	34.68
44	413.89	391.52	357.96	44	41.39	39.15	35.80
45	436.26	402.71	369.15	45	43.63	40.27	36.91
46	447.45	425.08	391.52	46	44.75	42.51	39.15
47	469.82	436.26	402.71	47	46.98	43.63	40.27
48	481.01	447.45	413.89	48	48.10	44.75	41.39
49	503.38	469.82	436.26	49	50.34	46.98	43.63
50	514.57	481.01	447.45	50	51.46	48.10	44.75
51	536.94	503.38	469.82	51	53.69	50.34	46.98
52	559.31	525.75	481.01	52	55.93	52.58	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	514.57	54	59.29	55.93	51.46
55	604.06	570.50	525.75	55	60.41	57.05	52.58
56	648.80	615.24	570.50	56	64.88	61.52	57.05
57	693.55	648.80	604.06	57	69.35	64.88	60.41
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	794.22	749.48	693.55	59	79.42	74.95	69.35
60	850.16	794.22	738.29	60	85.02	79.42	73.83
61	917.27	861.34	805.41	61	91.73	86.13	80.54
62	995.58	928.46	861.34	62	99.56	92.85	86.13
63	1,073.88	1,006.76	928.46	63	107.39	100.68	92.85
64	1,152.18	1,085.07	1,006.76	64	115.22	108.51	100.68
65	1,241.67	1,163.37	1,073.88	65	124.17	116.34	107.39
66	1,364.72	1,275.23	1,185.74	66	136.47	127.52	118.57
67	1,498.96	1,398.28	1,297.61	67	149.90	139.83	129.76
68	1,644.38	1,532.52	1,420.65	68	164.44	153.25	142.07
69	1,812.17	1,689.12	1,566.08	69	181.22	168.91	156.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,979.97	1,845.73	1,711.50	70	198.00	184.57	171.15
71	2,226.06	2,080.64	1,924.04	71	222.61	208.06	192.40
72	2,494.53	2,326.74	2,158.95	72	249.45	232.67	215.89
73	2,796.56	2,617.58	2,427.42	73	279.66	261.76	242.74
74	3,132.15	2,930.80	2,718.26	74	313.22	293.08	271.83
75	3,501.30	3,277.57	3,042.66	75	350.13	327.76	304.27
76	3,915.19	3,657.91	3,400.62	76	391.52	365.79	340.06
77	4,362.64	4,071.80	3,780.95	77	436.26	407.18	378.10
78	4,866.02	4,541.62	4,217.22	78	486.60	454.16	421.72
79	5,425.33	5,067.37	4,698.23	79	542.53	506.74	469.82
				80	604.06	563.79	543.65
				81	681.24	636.50	590.63
				82	766.26	715.92	664.46
				83	863.58	806.53	749.48
				84	972.09	908.32	843.44
				85	1,094.02	1,022.42	949.71
				86	1,231.61	1,151.07	733.82
				87	1,384.86	1,294.25	1,202.52
				88	1,558.25	1,467.64	1,352.42
				89	1,752.89	1,638.79	1,532.52
				90	1,972.14	1,843.49	1,711.50
				91	2,218.23	2,072.81	1,926.27
				92	2,495.65	2,332.33	2,166.78
				93	2,807.75	2,624.30	2,437.48
				94	3,159.00	2,952.05	2,741.75
				95	3,552.75	3,321.20	3,084.05
				96	3,996.85	3,736.21	3,469.98
				97	4,496.87	4,202.68	3,904.00
				98	5,058.42	4,727.31	4,391.72
				99	5,691.57	5,319.06	4,940.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	447.45	425.08	402.71	18-39	44.75	42.51	40.27
40	447.45	425.08	402.71	40	44.75	42.51	40.27
41	469.82	447.45	425.08	41	46.98	44.75	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	503.38	481.01	458.64	43	50.34	48.10	45.86
44	525.75	503.38	469.82	44	52.58	50.34	46.98
45	548.13	525.75	492.20	45	54.81	52.58	49.22
46	570.50	536.94	503.38	46	57.05	53.69	50.34
47	592.87	559.31	525.75	47	59.29	55.93	52.58
48	615.24	581.69	548.13	48	61.52	58.17	54.81
49	637.62	604.06	570.50	49	63.76	60.41	57.05
50	659.99	626.43	581.69	50	66.00	62.64	58.17
51	693.55	648.80	604.06	51	69.35	64.88	60.41
52	715.92	671.18	626.43	52	71.59	67.12	62.64
53	738.29	693.55	648.80	53	73.83	69.35	64.88
54	760.67	715.92	671.18	54	76.07	71.59	67.12
55	783.04	738.29	693.55	55	78.30	73.83	69.35
56	850.16	805.41	749.48	56	85.02	80.54	74.95
57	917.27	861.34	805.41	57	91.73	86.13	80.54
58	984.39	928.46	872.53	58	98.44	92.85	87.25
59	1,051.51	995.58	939.65	59	105.15	99.56	93.96
60	1,129.81	1,073.88	1,006.76	60	112.98	107.39	100.68
61	1,219.30	1,152.18	1,085.07	61	121.93	115.22	108.51
62	1,308.79	1,241.67	1,163.37	62	130.88	124.17	116.34
63	1,398.28	1,331.16	1,252.86	63	139.83	133.12	125.29
64	1,510.14	1,431.84	1,342.35	64	151.01	143.18	134.24
65	1,610.82	1,521.33	1,431.84	65	161.08	152.13	143.18
66	1,778.61	1,677.94	1,577.26	66	177.86	167.79	157.73
67	1,946.41	1,845.73	1,733.87	67	194.64	184.57	173.39
68	2,136.57	2,024.71	1,901.66	68	213.66	202.47	190.17
69	2,349.11	2,214.88	2,080.64	69	234.91	221.49	208.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,572.84	2,427.42	2,282.00	70	257.28	242.74	228.20
71	2,874.87	2,718.26	2,550.47	71	287.49	271.83	255.05
72	3,210.46	3,031.48	2,852.50	72	321.05	303.15	285.25
73	3,579.60	3,378.25	3,176.90	73	357.96	337.82	317.69
74	3,993.49	3,780.95	3,557.23	74	399.35	378.10	355.72
75	4,452.13	4,206.03	3,959.93	75	445.21	420.60	395.99
76	4,966.70	4,698.23	4,418.57	76	496.67	469.82	441.86
77	5,537.20	5,235.17	4,921.95	77	553.72	523.52	492.20
78	6,163.63	5,828.04	5,492.45	78	616.36	582.80	549.25
79	6,868.36	6,499.21	6,118.88	79	686.84	649.92	611.89
				80	765.14	723.75	681.24
				81	861.34	814.36	767.38
				82	969.85	916.15	862.46
				83	1,090.66	1,031.37	970.97
				84	1,227.13	1,160.01	1,091.78
				85	1,380.38	1,304.32	1,228.25
				86	1,553.77	1,467.64	1,382.62
				87	1,747.29	1,651.09	1,554.89
				88	1,966.54	1,858.04	1,749.53
				89	2,211.52	2,089.59	1,967.66
				90	2,487.82	2,351.35	2,213.76
				91	2,798.80	2,644.43	2,490.06
				92	3,148.93	2,975.54	2,802.16
				93	3,542.69	3,346.93	3,152.29
				94	3,984.54	3,765.29	3,546.04
				95	4,483.45	4,236.23	3,989.02
				96	5,043.88	4,765.34	4,487.93
				97	5,673.67	5,361.57	5,048.36
				98	6,382.88	6,031.63	5,679.26
				99	7,180.46	6,785.58	6,389.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	324.40	41	36.91	34.68	32.44
42	380.33	357.96	335.59	42	38.03	35.80	33.56
43	391.52	369.15	346.77	43	39.15	36.91	34.68
44	402.71	380.33	357.96	44	40.27	38.03	35.80
45	425.08	402.71	369.15	45	42.51	40.27	36.91
46	436.26	413.89	380.33	46	43.63	41.39	38.03
47	458.64	425.08	391.52	47	45.86	42.51	39.15
48	469.82	447.45	413.89	48	46.98	44.75	41.39
49	492.20	458.64	425.08	49	49.22	45.86	42.51
50	503.38	469.82	436.26	50	50.34	46.98	43.63
51	525.75	492.20	458.64	51	52.58	49.22	45.86
52	548.13	514.57	481.01	52	54.81	51.46	48.10
53	570.50	536.94	503.38	53	57.05	53.69	50.34
54	592.87	559.31	525.75	54	59.29	55.93	52.58
55	615.24	581.69	536.94	55	61.52	58.17	53.69
56	659.99	626.43	581.69	56	66.00	62.64	58.17
57	704.73	659.99	615.24	57	70.47	66.00	61.52
58	749.48	704.73	648.80	58	74.95	70.47	64.88
59	805.41	749.48	693.55	59	80.54	74.95	69.35
60	850.16	794.22	727.11	60	85.02	79.42	72.71
61	917.27	850.16	783.04	61	91.73	85.02	78.30
62	984.39	917.27	850.16	62	98.44	91.73	85.02
63	1,051.51	984.39	917.27	63	105.15	98.44	91.73
64	1,129.81	1,062.69	984.39	64	112.98	106.27	98.44
65	1,208.12	1,129.81	1,051.51	65	120.81	112.98	105.15
66	1,319.98	1,241.67	1,152.18	66	132.00	124.17	115.22
67	1,431.84	1,342.35	1,252.86	67	143.18	134.24	125.29
68	1,566.08	1,465.40	1,353.54	68	156.61	146.54	135.35
69	1,700.31	1,588.45	1,476.59	69	170.03	158.84	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	1,845.73	1,722.68	1,599.63	70	184.57	172.27	159.96
71	2,047.08	1,912.85	1,778.61	71	204.71	191.28	177.86
72	2,259.62	2,114.20	1,957.59	72	225.96	211.42	195.76
73	2,494.53	2,337.93	2,170.13	73	249.45	233.79	217.01
74	2,751.82	2,572.84	2,393.86	74	275.18	257.28	239.39
75	3,031.48	2,841.31	2,639.96	75	303.15	284.13	264.00
76	3,411.81	3,199.27	2,975.54	76	341.18	319.93	297.55
77	3,836.89	3,601.97	3,355.88	77	383.69	360.20	335.59
78	4,317.89	4,049.42	3,780.95	78	431.79	404.94	378.10
79	4,854.83	4,552.81	4,250.78	79	485.48	455.28	425.08
80		5,123.30	4,787.72	80		512.33	478.77
81		5,738.55	5,369.40	81		573.85	536.94
82		6,420.91	6,007.02	82		642.09	600.70
83		7,192.76	6,722.94	83		719.28	672.29
84		8,042.92	7,517.16	84		804.29	751.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	402.71	369.15	18-39	42.51	40.27	36.91
40	425.08	402.71	369.15	40	42.51	40.27	36.91
41	447.45	425.08	391.52	41	44.75	42.51	39.15
42	458.64	436.26	402.71	42	45.86	43.63	40.27
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	436.26	44	50.34	46.98	43.63
45	514.57	481.01	447.45	45	51.46	48.10	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	536.94	492.20	48	58.17	53.69	49.22
49	604.06	559.31	514.57	49	60.41	55.93	51.46
50	615.24	570.50	525.75	50	61.52	57.05	52.58
51	648.80	604.06	559.31	51	64.88	60.41	55.93
52	671.18	626.43	581.69	52	67.12	62.64	58.17
53	704.73	659.99	604.06	53	70.47	66.00	60.41
54	738.29	682.36	626.43	54	73.83	68.24	62.64
55	760.67	704.73	648.80	55	76.07	70.47	64.88
56	816.60	760.67	704.73	56	81.66	76.07	70.47
57	872.53	816.60	749.48	57	87.25	81.66	74.95
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	995.58	928.46	861.34	59	99.56	92.85	86.13
60	1,051.51	984.39	917.27	60	105.15	98.44	91.73
61	1,129.81	1,062.69	984.39	61	112.98	106.27	98.44
62	1,219.30	1,141.00	1,062.69	62	121.93	114.10	106.27
63	1,308.79	1,219.30	1,129.81	63	130.88	121.93	112.98
64	1,398.28	1,308.79	1,219.30	64	139.83	130.88	121.93
65	1,498.96	1,398.28	1,297.61	65	149.90	139.83	129.76
66	1,644.38	1,532.52	1,420.65	66	164.44	153.25	142.07
67	1,789.80	1,677.94	1,554.89	67	178.98	167.79	155.49
68	1,946.41	1,823.36	1,700.31	68	194.64	182.34	170.03
69	2,125.39	1,991.15	1,856.92	69	212.54	199.12	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,315.55	2,170.13	2,024.71	70	231.56	217.01	202.47
71	2,561.65	2,405.04	2,248.44	71	256.17	240.50	224.84
72	2,841.31	2,662.33	2,483.35	72	284.13	266.23	248.33
73	3,132.15	2,941.99	2,740.63	73	313.22	294.20	274.06
74	3,467.74	3,255.20	3,031.48	74	346.77	325.52	303.15
75	3,825.70	3,590.79	3,344.69	75	382.57	359.08	334.47
76	4,284.34	4,015.87	3,747.40	76	428.43	401.59	374.74
77	4,776.53	4,485.69	4,183.66	77	477.65	448.57	418.37
78	5,335.84	5,011.44	4,675.85	78	533.58	501.14	467.59
79	5,962.27	5,593.13	5,223.98	79	596.23	559.31	522.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	525.75	492.20	458.64	18-39	52.58	49.22	45.86
40	525.75	492.20	458.64	40	52.58	49.22	45.86
41	548.13	514.57	481.01	41	54.81	51.46	48.10
42	570.50	536.94	503.38	42	57.05	53.69	50.34
43	592.87	559.31	525.75	43	59.29	55.93	52.58
44	626.43	592.87	548.13	44	62.64	59.29	54.81
45	648.80	615.24	570.50	45	64.88	61.52	57.05
46	671.18	637.62	592.87	46	67.12	63.76	59.29
47	704.73	659.99	615.24	47	70.47	66.00	61.52
48	727.11	682.36	637.62	48	72.71	68.24	63.76
49	760.67	715.92	659.99	49	76.07	71.59	66.00
50	783.04	738.29	682.36	50	78.30	73.83	68.24
51	816.60	771.85	715.92	51	81.66	77.19	71.59
52	850.16	794.22	738.29	52	85.02	79.42	73.83
53	883.71	827.78	760.67	53	88.37	82.78	76.07
54	906.09	850.16	794.22	54	90.61	85.02	79.42
55	939.65	883.71	816.60	55	93.96	88.37	81.66
56	1,006.76	950.83	883.71	56	100.68	95.08	88.37
57	1,085.07	1,017.95	939.65	57	108.51	101.79	93.96
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,241.67	1,163.37	1,085.07	59	124.17	116.34	108.51
60	1,319.98	1,241.67	1,152.18	60	132.00	124.17	115.22
61	1,420.65	1,331.16	1,241.67	61	142.07	133.12	124.17
62	1,532.52	1,443.03	1,342.35	62	153.25	144.30	134.24
63	1,644.38	1,543.70	1,443.03	63	164.44	154.37	144.30
64	1,778.61	1,666.75	1,543.70	64	177.86	166.68	154.37
65	1,901.66	1,778.61	1,655.57	65	190.17	177.86	165.56
66	2,080.64	1,946.41	1,812.17	66	208.06	194.64	181.22
67	2,270.81	2,125.39	1,979.97	67	227.08	212.54	198.00
68	2,483.35	2,326.74	2,158.95	68	248.33	232.67	215.89
69	2,707.07	2,539.28	2,360.30	69	270.71	253.93	236.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,953.17	2,763.00	2,572.84	70	295.32	276.30	257.28
71	3,288.76	3,076.22	2,863.68	71	328.88	307.62	286.37
72	3,646.72	3,411.81	3,176.90	72	364.67	341.18	317.69
73	4,049.42	3,792.14	3,534.86	73	404.94	379.21	353.49
74	4,485.69	4,206.03	3,926.38	74	448.57	420.60	392.64
75	4,977.88	4,664.67	4,351.45	75	497.79	466.47	435.15
76	5,604.31	5,257.54	4,899.58	76	560.43	525.75	489.96
77	6,297.86	5,906.34	5,514.82	77	629.79	590.63	551.48
78	7,092.09	6,655.82	6,208.37	78	709.21	665.58	620.84
79	7,975.80	7,483.60	6,991.41	79	797.58	748.36	699.14

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	693.55	659.99	615.24	18-39	69.35	66.00	61.52
40	693.55	659.99	615.24	40	69.35	66.00	61.52
41	727.11	693.55	648.80	41	72.71	69.35	64.88
42	760.67	715.92	671.18	42	76.07	71.59	67.12
43	794.22	749.48	704.73	43	79.42	74.95	70.47
44	827.78	783.04	738.29	44	82.78	78.30	73.83
45	861.34	816.60	760.67	45	86.13	81.66	76.07
46	894.90	850.16	794.22	46	89.49	85.02	79.42
47	928.46	883.71	827.78	47	92.85	88.37	82.78
48	973.20	928.46	872.53	48	97.32	92.85	87.25
49	1,017.95	962.02	906.09	49	101.79	96.20	90.61
50	1,051.51	995.58	939.65	50	105.15	99.56	93.96
51	1,096.25	1,040.32	984.39	51	109.63	104.03	98.44
52	1,141.00	1,085.07	1,017.95	52	114.10	108.51	101.79
53	1,185.74	1,118.63	1,051.51	53	118.57	111.86	105.15
54	1,230.49	1,163.37	1,096.25	54	123.05	116.34	109.63
55	1,275.23	1,208.12	1,129.81	55	127.52	120.81	112.98
56	1,364.72	1,297.61	1,219.30	56	136.47	129.76	121.93
57	1,465.40	1,387.10	1,297.61	57	146.54	138.71	129.76
58	1,566.08	1,476.59	1,387.10	58	156.61	147.66	138.71
59	1,677.94	1,588.45	1,487.77	59	167.79	158.84	148.78
60	1,789.80	1,689.12	1,588.45	60	178.98	168.91	158.84
61	1,924.04	1,823.36	1,711.50	61	192.40	182.34	171.15
62	2,058.27	1,946.41	1,834.55	62	205.83	194.64	183.45
63	2,203.69	2,091.83	1,968.78	63	220.37	209.18	196.88
64	2,360.30	2,237.25	2,114.20	64	236.03	223.73	211.42
65	2,528.09	2,393.86	2,259.62	65	252.81	239.39	225.96
66	2,763.00	2,617.58	2,472.16	66	276.30	261.76	247.22
67	3,020.29	2,863.68	2,707.07	67	302.03	286.37	270.71
68	3,299.95	3,132.15	2,953.17	68	329.99	313.22	295.32
69	3,613.16	3,422.99	3,232.83	69	361.32	342.30	323.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,937.56	3,736.21	3,523.67	70	393.76	373.62	352.37
71	4,362.64	4,138.91	3,904.00	71	436.26	413.89	390.40
72	4,821.28	4,575.18	4,317.89	72	482.13	457.52	431.79
73	5,335.84	5,056.19	4,776.53	73	533.58	505.62	477.65
74	5,906.34	5,604.31	5,291.10	74	590.63	560.43	529.11
75	6,521.59	6,186.00	5,850.41	75	652.16	618.60	585.04
76	7,338.18	6,969.04	6,588.70	76	733.82	696.90	658.87
77	8,244.27	7,830.38	7,416.49	77	824.43	783.04	741.65
78	9,262.22	8,803.58	8,333.76	78	926.22	880.36	833.38
79	10,414.40	9,899.84	9,385.27	79	1,041.44	989.98	938.53

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	548.13	514.57	481.01	42	54.81	51.46	48.10
43	570.50	536.94	492.20	43	57.05	53.69	49.22
44	581.69	548.13	503.38	44	58.17	54.81	50.34
45	592.87	559.31	525.75	45	59.29	55.93	52.58
46	615.24	581.69	536.94	46	61.52	58.17	53.69
47	637.62	592.87	548.13	47	63.76	59.29	54.81
48	648.80	615.24	570.50	48	64.88	61.52	57.05
49	671.18	626.43	581.69	49	67.12	62.64	58.17
50	682.36	637.62	592.87	50	68.24	63.76	59.29
51	704.73	659.99	615.24	51	70.47	66.00	61.52
52	727.11	682.36	637.62	52	72.71	68.24	63.76
53	749.48	704.73	648.80	53	74.95	70.47	64.88
54	771.85	727.11	671.18	54	77.19	72.71	67.12
55	783.04	738.29	682.36	55	78.30	73.83	68.24
56	827.78	783.04	727.11	56	82.78	78.30	72.71
57	883.71	827.78	760.67	57	88.37	82.78	76.07
58	928.46	872.53	805.41	58	92.85	87.25	80.54
59	984.39	917.27	850.16	59	98.44	91.73	85.02
60	1,029.14	962.02	883.71	60	102.91	96.20	88.37
61	1,107.44	1,029.14	950.83	61	110.74	102.91	95.08
62	1,174.56	1,096.25	1,017.95	62	117.46	109.63	101.79
63	1,252.86	1,174.56	1,085.07	63	125.29	117.46	108.51
64	1,342.35	1,252.86	1,152.18	64	134.24	125.29	115.22
65	1,420.65	1,331.16	1,230.49	65	142.07	133.12	123.05
66	1,532.52	1,431.84	1,331.16	66	153.25	143.18	133.12
67	1,655.57	1,554.89	1,443.03	67	165.56	155.49	144.30
68	1,789.80	1,677.94	1,554.89	68	178.98	167.79	155.49
69	1,924.04	1,800.99	1,677.94	69	192.40	180.10	167.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,069.46	1,935.22	1,800.99	70	206.95	193.52	180.10
71	2,282.00	2,136.57	1,979.97	71	228.20	213.66	198.00
72	2,494.53	2,337.93	2,170.13	72	249.45	233.79	217.01
73	2,740.63	2,561.65	2,382.67	73	274.06	256.17	238.27
74	3,009.10	2,818.94	2,617.58	74	300.91	281.89	261.76
75	3,299.95	3,087.41	2,863.68	75	329.99	308.74	286.37
76	3,713.84	3,467.74	3,221.64	76	371.38	346.77	322.16
77	4,172.47	3,904.00	3,624.35	77	417.25	390.40	362.43
78	4,687.04	4,385.01	4,071.80	78	468.70	438.50	407.18
79	5,268.73	4,921.95	4,575.18	79	526.87	492.20	457.52
80		5,526.01	5,134.49	80		552.60	513.45
81		6,163.63	5,727.36	81		616.36	572.74
82		6,857.17	6,376.17	82		685.72	637.62
83		7,640.21	7,092.09	83		764.02	709.21
84		8,501.55	7,897.50	84		850.16	789.75

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	637.62	592.87	548.13	18-39	63.76	59.29	54.81
40	637.62	592.87	548.13	40	63.76	59.29	54.81
41	659.99	615.24	570.50	41	66.00	61.52	57.05
42	682.36	637.62	581.69	42	68.24	63.76	58.17
43	693.55	648.80	604.06	43	69.35	64.88	60.41
44	715.92	671.18	615.24	44	71.59	67.12	61.52
45	738.29	693.55	637.62	45	73.83	69.35	63.76
46	760.67	715.92	659.99	46	76.07	71.59	66.00
47	783.04	727.11	671.18	47	78.30	72.71	67.12
48	794.22	749.48	693.55	48	79.42	74.95	69.35
49	816.60	771.85	715.92	49	81.66	77.19	71.59
50	838.97	783.04	727.11	50	83.90	78.30	72.71
51	872.53	816.60	760.67	51	87.25	81.66	76.07
52	894.90	838.97	783.04	52	89.49	83.90	78.30
53	917.27	861.34	805.41	53	91.73	86.13	80.54
54	950.83	894.90	827.78	54	95.08	89.49	82.78
55	973.20	917.27	850.16	55	97.32	91.73	85.02
56	1,040.32	973.20	906.09	56	104.03	97.32	90.61
57	1,096.25	1,029.14	950.83	57	109.63	102.91	95.08
58	1,163.37	1,085.07	1,006.76	58	116.34	108.51	100.68
59	1,230.49	1,152.18	1,062.69	59	123.05	115.22	106.27
60	1,297.61	1,208.12	1,118.63	60	129.76	120.81	111.86
61	1,387.10	1,297.61	1,196.93	61	138.71	129.76	119.69
62	1,476.59	1,375.91	1,275.23	62	147.66	137.59	127.52
63	1,577.26	1,465.40	1,353.54	63	157.73	146.54	135.35
64	1,677.94	1,566.08	1,443.03	64	167.79	156.61	144.30
65	1,778.61	1,655.57	1,532.52	65	177.86	165.56	153.25
66	1,935.22	1,800.99	1,666.75	66	193.52	180.10	166.68
67	2,091.83	1,946.41	1,800.99	67	209.18	194.64	180.10
68	2,259.62	2,103.02	1,946.41	68	225.96	210.30	194.64
69	2,449.79	2,282.00	2,114.20	69	244.98	228.20	211.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,639.96	2,460.98	2,282.00	70	264.00	246.10	228.20
71	2,897.24	2,707.07	2,516.91	71	289.72	270.71	251.69
72	3,188.08	2,975.54	2,763.00	72	318.81	297.55	276.30
73	3,490.11	3,266.39	3,031.48	73	349.01	326.64	303.15
74	3,825.70	3,579.60	3,322.32	74	382.57	357.96	332.23
75	4,194.85	3,926.38	3,646.72	75	419.48	392.64	364.67
76	4,675.85	4,373.83	4,060.61	76	467.59	437.38	406.06
77	5,201.61	4,866.02	4,519.25	77	520.16	486.60	451.92
78	5,783.29	5,402.96	5,022.63	78	578.33	540.30	502.26
79	6,443.28	6,018.21	5,581.94	79	644.33	601.82	558.19

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	794.22	738.29	682.36	18-39	79.42	73.83	68.24
40	794.22	738.29	682.36	40	79.42	73.83	68.24
41	827.78	771.85	704.73	41	82.78	77.19	70.47
42	850.16	794.22	727.11	42	85.02	79.42	72.71
43	872.53	816.60	749.48	43	87.25	81.66	74.95
44	894.90	838.97	771.85	44	89.49	83.90	77.19
45	928.46	861.34	794.22	45	92.85	86.13	79.42
46	950.83	883.71	816.60	46	95.08	88.37	81.66
47	984.39	917.27	850.16	47	98.44	91.73	85.02
48	1,006.76	939.65	872.53	48	100.68	93.96	87.25
49	1,040.32	973.20	894.90	49	104.03	97.32	89.49
50	1,062.69	995.58	917.27	50	106.27	99.56	91.73
51	1,096.25	1,029.14	950.83	51	109.63	102.91	95.08
52	1,129.81	1,051.51	973.20	52	112.98	105.15	97.32
53	1,163.37	1,085.07	1,006.76	53	116.34	108.51	100.68
54	1,196.93	1,118.63	1,040.32	54	119.69	111.86	104.03
55	1,219.30	1,141.00	1,062.69	55	121.93	114.10	106.27
56	1,297.61	1,219.30	1,129.81	56	129.76	121.93	112.98
57	1,375.91	1,286.42	1,196.93	57	137.59	128.64	119.69
58	1,454.21	1,364.72	1,275.23	58	145.42	136.47	127.52
59	1,532.52	1,443.03	1,342.35	59	153.25	144.30	134.24
60	1,622.01	1,521.33	1,420.65	60	162.20	152.13	142.07
61	1,733.87	1,633.19	1,521.33	61	173.39	163.32	152.13
62	1,856.92	1,745.06	1,622.01	62	185.69	174.51	162.20
63	1,979.97	1,856.92	1,722.68	63	198.00	185.69	172.27
64	2,125.39	1,991.15	1,845.73	64	212.54	199.12	184.57
65	2,259.62	2,114.20	1,957.59	65	225.96	211.42	195.76
66	2,449.79	2,293.18	2,125.39	66	244.98	229.32	212.54
67	2,651.14	2,483.35	2,304.37	67	265.11	248.33	230.44
68	2,863.68	2,673.51	2,483.35	68	286.37	267.35	248.33
69	3,098.59	2,897.24	2,695.89	69	309.86	289.72	269.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,344.69	3,132.15	2,908.43	70	334.47	313.22	290.84
71	3,691.46	3,456.55	3,210.46	71	369.15	345.66	321.05
72	4,060.61	3,803.33	3,534.86	72	406.06	380.33	353.49
73	4,474.50	4,183.66	3,892.82	73	447.45	418.37	389.28
74	4,933.14	4,619.92	4,295.52	74	493.31	461.99	429.55
75	5,425.33	5,078.56	4,720.60	75	542.53	507.86	472.06
76	6,096.51	5,704.99	5,302.28	76	609.65	570.50	530.23
77	6,845.99	6,398.54	5,951.09	77	684.60	639.85	595.11
78	7,684.96	7,192.76	6,689.38	78	768.50	719.28	668.94
79	8,635.79	8,076.48	7,505.98	79	863.58	807.65	750.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,029.14	973.20	917.27	18-39	102.91	97.32	91.73
40	1,029.14	973.20	917.27	40	102.91	97.32	91.73
41	1,073.88	1,017.95	950.83	41	107.39	101.79	95.08
42	1,107.44	1,051.51	995.58	42	110.74	105.15	99.56
43	1,152.18	1,096.25	1,029.14	43	115.22	109.63	102.91
44	1,185.74	1,129.81	1,062.69	44	118.57	112.98	106.27
45	1,230.49	1,163.37	1,096.25	45	123.05	116.34	109.63
46	1,275.23	1,208.12	1,141.00	46	127.52	120.81	114.10
47	1,319.98	1,252.86	1,185.74	47	132.00	125.29	118.57
48	1,375.91	1,297.61	1,219.30	48	137.59	129.76	121.93
49	1,420.65	1,342.35	1,264.05	49	142.07	134.24	126.40
50	1,465.40	1,387.10	1,308.79	50	146.54	138.71	130.88
51	1,510.14	1,431.84	1,353.54	51	151.01	143.18	135.35
52	1,554.89	1,476.59	1,387.10	52	155.49	147.66	138.71
53	1,599.63	1,510.14	1,420.65	53	159.96	151.01	142.07
54	1,633.19	1,554.89	1,465.40	54	163.32	155.49	146.54
55	1,677.94	1,588.45	1,498.96	55	167.79	158.84	149.90
56	1,778.61	1,689.12	1,588.45	56	177.86	168.91	158.84
57	1,879.29	1,778.61	1,677.94	57	187.93	177.86	167.79
58	1,991.15	1,879.29	1,767.43	58	199.12	187.93	176.74
59	2,103.02	1,991.15	1,868.10	59	210.30	199.12	186.81
60	2,214.88	2,091.83	1,968.78	60	221.49	209.18	196.88
61	2,360.30	2,237.25	2,103.02	61	236.03	223.73	210.30
62	2,516.91	2,382.67	2,237.25	62	251.69	238.27	223.73
63	2,673.51	2,528.09	2,371.49	63	267.35	252.81	237.15
64	2,841.31	2,684.70	2,528.09	64	284.13	268.47	252.81
65	3,020.29	2,852.50	2,684.70	65	302.03	285.25	268.47
66	3,277.57	3,098.59	2,908.43	66	327.76	309.86	290.84
67	3,546.04	3,355.88	3,154.52	67	354.60	335.59	315.45
68	3,836.89	3,624.35	3,411.81	68	383.69	362.43	341.18
69	4,150.10	3,926.38	3,691.46	69	415.01	392.64	369.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	4,485.69	4,239.59	3,993.49	70	448.57	423.96	399.35
71	4,933.14	4,664.67	4,385.01	71	493.31	466.47	438.50
72	5,414.15	5,123.30	4,821.28	72	541.41	512.33	482.13
73	5,939.90	5,615.50	5,291.10	73	593.99	561.55	529.11
74	6,521.59	6,163.63	5,805.67	74	652.16	616.36	580.57
75	7,148.02	6,756.50	6,364.98	75	714.80	675.65	636.50
76	8,031.73	7,595.47	7,148.02	76	803.17	759.55	714.80
77	9,004.94	8,512.74	8,020.54	77	900.49	851.27	802.05
78	10,101.19	9,553.06	9,004.94	78	1,010.12	955.31	900.49
79	11,342.86	10,727.62	10,112.37	79	1,134.29	1,072.76	1,011.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	290.84	268.47	246.10	18-39	29.08	26.85	24.61
40	290.84	268.47	246.10	40	29.08	26.85	24.61
41	302.03	279.66	257.28	41	30.20	27.97	25.73
42	313.22	290.84	268.47	42	31.32	29.08	26.85
43	324.40	302.03	279.66	43	32.44	30.20	27.97
44	335.59	313.22	290.84	44	33.56	31.32	29.08
45	346.77	324.40	302.03	45	34.68	32.44	30.20
46	357.96	335.59	313.22	46	35.80	33.56	31.32
47	369.15	346.77	313.22	47	36.91	34.68	31.32
48	380.33	357.96	324.40	48	38.03	35.80	32.44
49	391.52	369.15	335.59	49	39.15	36.91	33.56
50	402.71	380.33	346.77	50	40.27	38.03	34.68
51	425.08	402.71	369.15	51	42.51	40.27	36.91
52	447.45	413.89	380.33	52	44.75	41.39	38.03
53	469.82	436.26	402.71	53	46.98	43.63	40.27
54	492.20	458.64	425.08	54	49.22	45.86	42.51
55	503.38	469.82	436.26	55	50.34	46.98	43.63
56	536.94	503.38	469.82	56	53.69	50.34	46.98
57	581.69	548.13	503.38	57	58.17	54.81	50.34
58	615.24	581.69	536.94	58	61.52	58.17	53.69
59	659.99	615.24	570.50	59	66.00	61.52	57.05
60	693.55	648.80	604.06	60	69.35	64.88	60.41
61	749.48	704.73	648.80	61	74.95	70.47	64.88
62	805.41	749.48	693.55	62	80.54	74.95	69.35
63	861.34	805.41	749.48	63	86.13	80.54	74.95
64	928.46	861.34	794.22	64	92.85	86.13	79.42
65	984.39	917.27	850.16	65	98.44	91.73	85.02
66	1,085.07	1,006.76	928.46	66	108.51	100.68	92.85
67	1,174.56	1,096.25	1,017.95	67	117.46	109.63	101.79
68	1,286.42	1,196.93	1,096.25	68	128.64	119.69	109.63
69	1,398.28	1,297.61	1,196.93	69	139.83	129.76	119.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,521.33	1,409.47	1,297.61	70	152.13	140.95	129.76
71	1,700.31	1,577.26	1,454.21	71	170.03	157.73	145.42
72	1,879.29	1,745.06	1,610.82	72	187.93	174.51	161.08
73	2,091.83	1,946.41	1,800.99	73	209.18	194.64	180.10
74	2,326.74	2,170.13	2,002.34	74	232.67	217.01	200.23
75	2,572.84	2,405.04	2,226.06	75	257.28	240.50	222.61
76	2,863.68	2,673.51	2,483.35	76	286.37	267.35	248.33
77	3,188.08	2,975.54	2,751.82	77	318.81	297.55	275.18
78	3,534.86	3,299.95	3,053.85	78	353.49	329.99	305.38
79	3,926.38	3,669.09	3,400.62	79	392.64	366.91	340.06
80		4,071.80	3,769.77	80	436.26	407.18	376.98
81		4,519.25	4,183.66	81	484.36	451.92	418.37
82		5,011.44	4,642.30	82	538.06	501.14	464.23
83		5,559.57	5,145.68	83	596.23	555.96	514.57
84		6,174.81	5,716.18	84	662.23	617.48	571.62
				85	733.82	683.48	633.14
				86	825.55	769.61	712.56
				87	929.58	865.82	802.05
				88	1,045.91	973.20	901.61
				89	1,175.68	1,095.13	1,014.59
				90	1,323.33	1,232.73	1,141.00
				91	1,487.77	1,385.98	1,284.18
				92	1,674.58	1,559.36	1,444.15
				93	1,883.77	1,754.00	1,625.36
				94	2,118.68	1,973.26	1,827.83
				95	2,383.79	2,220.47	2,056.03
				96	2,681.35	2,497.89	2,313.32
				97	3,016.93	2,809.99	2,603.04
				98	3,393.91	3,161.24	2,927.44
				99	3,817.87	3,556.11	3,294.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	346.77	324.40	302.03	18-39	34.68	32.44	30.20
40	346.77	324.40	302.03	40	34.68	32.44	30.20
41	369.15	346.77	313.22	41	36.91	34.68	31.32
42	380.33	357.96	324.40	42	38.03	35.80	32.44
43	391.52	369.15	335.59	43	39.15	36.91	33.56
44	402.71	380.33	346.77	44	40.27	38.03	34.68
45	413.89	391.52	369.15	45	41.39	39.15	36.91
46	425.08	402.71	380.33	46	42.51	40.27	38.03
47	436.26	413.89	391.52	47	43.63	41.39	39.15
48	458.64	436.26	402.71	48	45.86	43.63	40.27
49	469.82	447.45	413.89	49	46.98	44.75	41.39
50	481.01	458.64	425.08	50	48.10	45.86	42.51
51	514.57	481.01	447.45	51	51.46	48.10	44.75
52	536.94	503.38	469.82	52	53.69	50.34	46.98
53	559.31	525.75	481.01	53	55.93	52.58	48.10
54	581.69	548.13	503.38	54	58.17	54.81	50.34
55	604.06	559.31	514.57	55	60.41	55.93	51.46
56	648.80	604.06	559.31	56	64.88	60.41	55.93
57	693.55	648.80	592.87	57	69.35	64.88	59.29
58	738.29	693.55	637.62	58	73.83	69.35	63.76
59	794.22	738.29	682.36	59	79.42	73.83	68.24
60	838.97	783.04	727.11	60	83.90	78.30	72.71
61	906.09	850.16	783.04	61	90.61	85.02	78.30
62	973.20	906.09	838.97	62	97.32	90.61	83.90
63	1,040.32	973.20	906.09	63	104.03	97.32	90.61
64	1,107.44	1,040.32	962.02	64	110.74	104.03	96.20
65	1,185.74	1,107.44	1,029.14	65	118.57	110.74	102.91
66	1,308.79	1,219.30	1,129.81	66	130.88	121.93	112.98
67	1,443.03	1,342.35	1,241.67	67	144.30	134.24	124.17
68	1,577.26	1,465.40	1,353.54	68	157.73	146.54	135.35
69	1,733.87	1,610.82	1,476.59	69	173.39	161.08	147.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	1,901.66	1,756.24	1,610.82	70	190.17	175.62	161.08
71	2,125.39	1,968.78	1,800.99	71	212.54	196.88	180.10
72	2,360.30	2,192.51	2,013.53	72	236.03	219.25	201.35
73	2,628.77	2,438.60	2,248.44	73	262.88	243.86	224.84
74	2,919.61	2,718.26	2,516.91	74	291.96	271.83	251.69
75	3,244.01	3,031.48	2,807.75	75	324.40	303.15	280.78
76	3,613.16	3,378.25	3,132.15	76	361.32	337.82	313.22
77	4,015.87	3,747.40	3,478.93	77	401.59	374.74	347.89
78	4,463.32	4,172.47	3,870.44	78	446.33	417.25	387.04
79	4,966.70	4,631.11	4,295.52	79	496.67	463.11	429.55
				80	551.48	514.57	477.65
				81	609.65	569.38	527.99
				82	674.53	629.79	583.92
				83	745.00	694.67	644.33
				84	823.31	768.50	712.56
				85	909.44	847.92	786.39
				86	1,023.54	954.19	884.83
				87	1,151.07	1,073.88	995.58
				88	1,295.37	1,208.12	1,119.74
				89	1,457.57	1,359.13	1,260.69
				90	1,639.90	1,528.04	1,417.30
				91	1,844.61	1,719.33	1,595.16
				92	2,075.05	1,934.10	1,794.28
				93	2,333.45	2,175.73	2,018.00
				94	2,625.41	2,447.55	2,270.81
				95	2,954.29	2,754.06	2,553.82
				96	3,323.44	3,098.59	2,873.75
				97	3,738.45	3,485.64	3,232.83
				98	4,206.03	3,920.78	3,636.65
				99	4,730.67	4,410.74	4,090.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	458.64	436.26	402.71	18-39	45.86	43.63	40.27
40	458.64	436.26	402.71	40	45.86	43.63	40.27
41	481.01	458.64	425.08	41	48.10	45.86	42.51
42	492.20	469.82	436.26	42	49.22	46.98	43.63
43	514.57	481.01	447.45	43	51.46	48.10	44.75
44	525.75	492.20	458.64	44	52.58	49.22	45.86
45	536.94	503.38	469.82	45	53.69	50.34	46.98
46	559.31	525.75	492.20	46	55.93	52.58	49.22
47	570.50	536.94	503.38	47	57.05	53.69	50.34
48	592.87	559.31	525.75	48	59.29	55.93	52.58
49	615.24	581.69	536.94	49	61.52	58.17	53.69
50	626.43	592.87	548.13	50	62.64	59.29	54.81
51	648.80	615.24	570.50	51	64.88	61.52	57.05
52	671.18	637.62	592.87	52	67.12	63.76	59.29
53	693.55	648.80	604.06	53	69.35	64.88	60.41
54	715.92	671.18	626.43	54	71.59	67.12	62.64
55	738.29	693.55	637.62	55	73.83	69.35	63.76
56	794.22	738.29	682.36	56	79.42	73.83	68.24
57	850.16	794.22	738.29	57	85.02	79.42	73.83
58	917.27	850.16	783.04	58	91.73	85.02	78.30
59	973.20	906.09	838.97	59	97.32	90.61	83.90
60	1,040.32	973.20	894.90	60	104.03	97.32	89.49
61	1,118.63	1,040.32	962.02	61	111.86	104.03	96.20
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,107.44	63	128.64	119.69	110.74
64	1,375.91	1,286.42	1,185.74	64	137.59	128.64	118.57
65	1,465.40	1,364.72	1,264.05	65	146.54	136.47	126.40
66	1,622.01	1,510.14	1,398.28	66	162.20	151.01	139.83
67	1,789.80	1,666.75	1,532.52	67	178.98	166.68	153.25
68	1,968.78	1,834.55	1,689.12	68	196.88	183.45	168.91
69	2,170.13	2,013.53	1,856.92	69	217.01	201.35	185.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	2,393.86	2,214.88	2,035.90	70	239.39	221.49	203.59
71	2,684.70	2,483.35	2,282.00	71	268.47	248.33	228.20
72	2,986.73	2,774.19	2,561.65	72	298.67	277.42	256.17
73	3,344.69	3,109.78	2,874.87	73	334.47	310.98	287.49
74	3,736.21	3,478.93	3,221.64	74	373.62	347.89	322.16
75	4,161.29	3,881.63	3,601.97	75	416.13	388.16	360.20
76	4,631.11	4,329.08	4,015.87	76	463.11	432.91	401.59
77	5,145.68	4,810.09	4,463.32	77	514.57	481.01	446.33
78	5,727.36	5,347.03	4,966.70	78	572.74	534.70	496.67
79	6,364.98	5,939.90	5,514.82	79	636.50	593.99	551.48
				80	706.97	659.99	613.01
				81	787.51	736.06	683.48
				82	877.00	818.83	760.67
				83	977.68	912.80	847.92
				84	1,088.42	1,016.83	944.12
				85	1,211.47	1,130.93	1,050.39
				86	1,363.60	1,273.00	1,182.39
				87	1,533.64	1,431.84	1,330.05
				88	1,726.04	1,610.82	1,495.60
				89	1,940.82	1,812.17	1,683.53
				90	2,183.56	2,038.14	1,893.83
				91	2,456.50	2,293.18	2,129.86
				92	2,763.00	2,579.55	2,396.10
				93	3,108.66	2,902.83	2,695.89
				94	3,497.94	3,265.27	3,032.59
				95	3,934.21	3,673.57	3,411.81
				96	4,426.40	4,132.20	3,838.00
				97	4,980.12	4,649.01	4,317.89
				98	5,602.08	5,229.57	4,857.07
				99	6,302.34	5,882.85	5,464.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
18-39	581.69	559.31	525.75	18-39	58.17	55.93	52.58
40	581.69	559.31	525.75	40	58.17	55.93	52.58
41	604.06	581.69	548.13	41	60.41	58.17	54.81
42	626.43	592.87	559.31	42	62.64	59.29	55.93
43	648.80	615.24	581.69	43	64.88	61.52	58.17
44	659.99	626.43	592.87	44	66.00	62.64	59.29
45	682.36	648.80	615.24	45	68.24	64.88	61.52
46	704.73	671.18	637.62	46	70.47	67.12	63.76
47	727.11	693.55	648.80	47	72.71	69.35	64.88
48	749.48	715.92	671.18	48	74.95	71.59	67.12
49	771.85	738.29	693.55	49	77.19	73.83	69.35
50	794.22	749.48	704.73	50	79.42	74.95	70.47
51	838.97	794.22	738.29	51	83.90	79.42	73.83
52	872.53	827.78	771.85	52	87.25	82.78	77.19
53	917.27	872.53	816.60	53	91.73	87.25	81.66
54	962.02	906.09	850.16	54	96.20	90.61	85.02
55	995.58	939.65	883.71	55	99.56	93.96	88.37
56	1,062.69	1,006.76	939.65	56	106.27	100.68	93.96
57	1,129.81	1,073.88	1,006.76	57	112.98	107.39	100.68
58	1,196.93	1,129.81	1,062.69	58	119.69	112.98	106.27
59	1,275.23	1,208.12	1,129.81	59	127.52	120.81	112.98
60	1,342.35	1,275.23	1,196.93	60	134.24	127.52	119.69
61	1,443.03	1,364.72	1,286.42	61	144.30	136.47	128.64
62	1,554.89	1,476.59	1,387.10	62	155.49	147.66	138.71
63	1,666.75	1,577.26	1,487.77	63	166.68	157.73	148.78
64	1,800.99	1,700.31	1,599.63	64	180.10	170.03	159.96
65	1,924.04	1,823.36	1,711.50	65	192.40	182.34	171.15
66	2,125.39	2,002.34	1,879.29	66	212.54	200.23	187.93
67	2,337.93	2,203.69	2,058.27	67	233.79	220.37	205.83
68	2,561.65	2,405.04	2,248.44	68	256.17	240.50	224.84
69	2,818.94	2,651.14	2,472.16	69	281.89	265.11	247.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-COLR, H-COLR-3

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
70	3,098.59	2,897.24	2,695.89	70	309.86	289.72	269.59
71	3,456.55	3,244.01	3,020.29	71	345.66	324.40	302.03
72	3,848.07	3,613.16	3,378.25	72	384.81	361.32	337.82
73	4,295.52	4,038.24	3,780.95	73	429.55	403.82	378.10
74	4,787.72	4,508.06	4,228.40	74	478.77	450.81	422.84
75	5,324.66	5,033.81	4,731.79	75	532.47	503.38	473.18
76	5,928.72	5,604.31	5,268.73	76	592.87	560.43	526.87
77	6,588.70	6,219.56	5,850.41	77	658.87	621.96	585.04
78	7,327.00	6,924.29	6,510.40	78	732.70	692.43	651.04
79	8,143.59	7,696.14	7,237.51	79	814.36	769.61	723.75
				80	904.97	854.63	804.29
				81	1,006.76	950.83	894.90
				82	1,118.63	1,057.10	994.46
				83	1,243.91	1,174.56	1,105.20
				84	1,382.62	1,306.55	1,229.37
				85	1,536.99	1,451.98	1,365.84
				86	1,729.40	1,634.31	1,536.99
				87	1,945.29	1,837.90	1,729.40
				88	2,189.15	2,068.34	1,945.29
				89	2,462.09	2,326.74	2,188.03
				90	2,769.72	2,617.58	2,462.09
				91	3,116.49	2,944.22	2,769.72
				92	3,505.77	3,312.25	3,115.37
				93	3,944.27	3,726.14	3,504.65
				94	4,437.59	4,191.49	3,943.15
				95	4,991.31	4,716.13	4,435.35
				96	5,615.50	5,304.52	4,990.19
				97	6,316.88	5,967.87	5,614.38
				98	7,106.63	6,713.99	6,315.76
				99	7,994.82	7,552.96	7,105.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	425.08	391.52	357.96	18-39	42.51	39.15	35.80
40	425.08	391.52	357.96	40	42.51	39.15	35.80
41	447.45	413.89	380.33	41	44.75	41.39	38.03
42	469.82	436.26	391.52	42	46.98	43.63	39.15
43	481.01	447.45	413.89	43	48.10	44.75	41.39
44	503.38	469.82	425.08	44	50.34	46.98	42.51
45	525.75	492.20	447.45	45	52.58	49.22	44.75
46	536.94	503.38	458.64	46	53.69	50.34	45.86
47	559.31	525.75	481.01	47	55.93	52.58	48.10
48	581.69	548.13	503.38	48	58.17	54.81	50.34
49	604.06	570.50	525.75	49	60.41	57.05	52.58
50	626.43	581.69	536.94	50	62.64	58.17	53.69
51	659.99	615.24	559.31	51	66.00	61.52	55.93
52	682.36	637.62	581.69	52	68.24	63.76	58.17
53	715.92	659.99	604.06	53	71.59	66.00	60.41
54	749.48	693.55	626.43	54	74.95	69.35	62.64
55	771.85	715.92	648.80	55	77.19	71.59	64.88
56	827.78	760.67	693.55	56	82.78	76.07	69.35
57	872.53	805.41	738.29	57	87.25	80.54	73.83
58	928.46	861.34	783.04	58	92.85	86.13	78.30
59	984.39	917.27	838.97	59	98.44	91.73	83.90
60	1,040.32	962.02	883.71	60	104.03	96.20	88.37
61	1,118.63	1,040.32	950.83	61	111.86	104.03	95.08
62	1,196.93	1,118.63	1,029.14	62	119.69	111.86	102.91
63	1,286.42	1,196.93	1,096.25	63	128.64	119.69	109.63
64	1,387.10	1,286.42	1,185.74	64	138.71	128.64	118.57
65	1,476.59	1,375.91	1,264.05	65	147.66	137.59	126.40
66	1,599.63	1,487.77	1,375.91	66	159.96	148.78	137.59
67	1,733.87	1,610.82	1,487.77	67	173.39	161.08	148.78
68	1,879.29	1,745.06	1,610.82	68	187.93	174.51	161.08
69	2,035.90	1,890.48	1,745.06	69	203.59	189.05	174.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,192.51	2,035.90	1,879.29	70	219.25	203.59	187.93
71	2,416.23	2,248.44	2,080.64	71	241.62	224.84	208.06
72	2,662.33	2,483.35	2,293.18	72	266.23	248.33	229.32
73	2,941.99	2,740.63	2,528.09	73	294.20	274.06	252.81
74	3,232.83	3,020.29	2,796.56	74	323.28	302.03	279.66
75	3,557.23	3,322.32	3,076.22	75	355.72	332.23	307.62
76	3,993.49	3,725.02	3,456.55	76	399.35	372.50	345.66
77	4,463.32	4,172.47	3,870.44	77	446.33	417.25	387.04
78	5,000.26	4,664.67	4,329.08	78	500.03	466.47	432.91
79	5,604.31	5,223.98	4,843.65	79	560.43	522.40	484.36
80		5,850.41	5,425.33	80		585.04	542.53
81		6,510.40	6,040.58	81		651.04	604.06
82		7,237.51	6,711.75	82		723.75	671.18
83		8,042.92	7,461.23	83		804.29	746.12
84		8,937.82	8,289.01	84		893.78	828.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	514.57	481.01	447.45	18-39	51.46	48.10	44.75
40	514.57	481.01	447.45	40	51.46	48.10	44.75
41	536.94	503.38	469.82	41	53.69	50.34	46.98
42	570.50	536.94	492.20	42	57.05	53.69	49.22
43	592.87	548.13	503.38	43	59.29	54.81	50.34
44	615.24	570.50	525.75	44	61.52	57.05	52.58
45	637.62	592.87	548.13	45	63.76	59.29	54.81
46	671.18	626.43	570.50	46	67.12	62.64	57.05
47	693.55	648.80	592.87	47	69.35	64.88	59.29
48	727.11	671.18	615.24	48	72.71	67.12	61.52
49	760.67	704.73	637.62	49	76.07	70.47	63.76
50	783.04	727.11	659.99	50	78.30	72.71	66.00
51	816.60	760.67	693.55	51	81.66	76.07	69.35
52	850.16	783.04	715.92	52	85.02	78.30	71.59
53	883.71	816.60	749.48	53	88.37	81.66	74.95
54	917.27	850.16	783.04	54	91.73	85.02	78.30
55	950.83	883.71	805.41	55	95.08	88.37	80.54
56	1,017.95	939.65	861.34	56	101.79	93.96	86.13
57	1,085.07	1,006.76	917.27	57	108.51	100.68	91.73
58	1,152.18	1,073.88	984.39	58	115.22	107.39	98.44
59	1,230.49	1,141.00	1,040.32	59	123.05	114.10	104.03
60	1,297.61	1,208.12	1,107.44	60	129.76	120.81	110.74
61	1,398.28	1,297.61	1,196.93	61	139.83	129.76	119.69
62	1,487.77	1,387.10	1,275.23	62	148.78	138.71	127.52
63	1,599.63	1,487.77	1,364.72	63	159.96	148.78	136.47
64	1,711.50	1,588.45	1,465.40	64	171.15	158.84	146.54
65	1,823.36	1,700.31	1,566.08	65	182.34	170.03	156.61
66	1,991.15	1,856.92	1,711.50	66	199.12	185.69	171.15
67	2,158.95	2,013.53	1,856.92	67	215.89	201.35	185.69
68	2,349.11	2,181.32	2,013.53	68	234.91	218.13	201.35
69	2,550.47	2,371.49	2,192.51	69	255.05	237.15	219.25

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	2,763.00	2,572.84	2,371.49	70	276.30	257.28	237.15
71	3,053.85	2,841.31	2,628.77	71	305.38	284.13	262.88
72	3,378.25	3,143.34	2,908.43	72	337.82	314.33	290.84
73	3,725.02	3,467.74	3,210.46	73	372.50	346.77	321.05
74	4,105.36	3,836.89	3,557.23	74	410.54	383.69	355.72
75	4,530.43	4,228.40	3,926.38	75	453.04	422.84	392.64
76	5,045.00	4,709.41	4,373.83	76	504.50	470.94	437.38
77	5,615.50	5,246.35	4,866.02	77	561.55	524.64	486.60
78	6,241.93	5,828.04	5,414.15	78	624.19	582.80	541.41
79	6,946.66	6,488.03	6,018.21	79	694.67	648.80	601.82

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	659.99	615.24	559.31	18-39	66.00	61.52	55.93
40	659.99	615.24	559.31	40	66.00	61.52	55.93
41	693.55	648.80	592.87	41	69.35	64.88	59.29
42	715.92	671.18	615.24	42	71.59	67.12	61.52
43	749.48	693.55	637.62	43	74.95	69.35	63.76
44	771.85	715.92	659.99	44	77.19	71.59	66.00
45	805.41	749.48	693.55	45	80.54	74.95	69.35
46	838.97	783.04	715.92	46	83.90	78.30	71.59
47	872.53	816.60	749.48	47	87.25	81.66	74.95
48	906.09	850.16	783.04	48	90.61	85.02	78.30
49	939.65	883.71	816.60	49	93.96	88.37	81.66
50	973.20	906.09	838.97	50	97.32	90.61	83.90
51	1,017.95	950.83	883.71	51	101.79	95.08	88.37
52	1,062.69	995.58	917.27	52	106.27	99.56	91.73
53	1,107.44	1,029.14	950.83	53	110.74	102.91	95.08
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,196.93	1,118.63	1,029.14	55	119.69	111.86	102.91
56	1,275.23	1,185.74	1,096.25	56	127.52	118.57	109.63
57	1,353.54	1,264.05	1,163.37	57	135.35	126.40	116.34
58	1,443.03	1,342.35	1,241.67	58	144.30	134.24	124.17
59	1,532.52	1,420.65	1,308.79	59	153.25	142.07	130.88
60	1,622.01	1,510.14	1,387.10	60	162.20	151.01	138.71
61	1,745.06	1,622.01	1,487.77	61	174.51	162.20	148.78
62	1,856.92	1,733.87	1,599.63	62	185.69	173.39	159.96
63	1,991.15	1,856.92	1,711.50	63	199.12	185.69	171.15
64	2,125.39	1,979.97	1,834.55	64	212.54	198.00	183.45
65	2,270.81	2,114.20	1,957.59	65	227.08	211.42	195.76
66	2,483.35	2,315.55	2,136.57	66	248.33	231.56	213.66
67	2,718.26	2,528.09	2,337.93	67	271.83	252.81	233.79
68	2,964.36	2,763.00	2,550.47	68	296.44	276.30	255.05
69	3,232.83	3,009.10	2,785.38	69	323.28	300.91	278.54

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	3,523.67	3,277.57	3,031.48	70	352.37	327.76	303.15
71	3,904.00	3,635.53	3,367.06	71	390.40	363.55	336.71
72	4,329.08	4,038.24	3,736.21	72	432.91	403.82	373.62
73	4,787.72	4,463.32	4,138.91	73	478.77	446.33	413.89
74	5,302.28	4,944.32	4,586.36	74	530.23	494.43	458.64
75	5,861.60	5,470.08	5,078.56	75	586.16	547.01	507.86
76	6,577.52	6,141.25	5,704.99	76	657.75	614.13	570.50
77	7,371.74	6,890.73	6,398.54	77	737.17	689.07	639.85
78	8,266.64	7,718.52	7,170.39	78	826.66	771.85	717.04
79	9,262.22	8,658.16	8,042.92	79	926.22	865.82	804.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
18-39	838.97	794.22	749.48	18-39	83.90	79.42	74.95
40	838.97	794.22	749.48	40	83.90	79.42	74.95
41	883.71	838.97	783.04	41	88.37	83.90	78.30
42	917.27	872.53	816.60	42	91.73	87.25	81.66
43	950.83	906.09	850.16	43	95.08	90.61	85.02
44	995.58	939.65	883.71	44	99.56	93.96	88.37
45	1,040.32	984.39	928.46	45	104.03	98.44	92.85
46	1,073.88	1,017.95	962.02	46	107.39	101.79	96.20
47	1,118.63	1,062.69	1,006.76	47	111.86	106.27	100.68
48	1,174.56	1,118.63	1,051.51	48	117.46	111.86	105.15
49	1,219.30	1,152.18	1,085.07	49	121.93	115.22	108.51
50	1,264.05	1,196.93	1,129.81	50	126.40	119.69	112.98
51	1,331.16	1,264.05	1,185.74	51	133.12	126.40	118.57
52	1,398.28	1,331.16	1,252.86	52	139.83	133.12	125.29
53	1,465.40	1,387.10	1,308.79	53	146.54	138.71	130.88
54	1,543.70	1,465.40	1,375.91	54	154.37	146.54	137.59
55	1,610.82	1,521.33	1,431.84	55	161.08	152.13	143.18
56	1,711.50	1,622.01	1,521.33	56	171.15	162.20	152.13
57	1,823.36	1,722.68	1,622.01	57	182.34	172.27	162.20
58	1,935.22	1,823.36	1,711.50	58	193.52	182.34	171.15
59	2,047.08	1,935.22	1,823.36	59	204.71	193.52	182.34
60	2,170.13	2,047.08	1,924.04	60	217.01	204.71	192.40
61	2,326.74	2,203.69	2,069.46	61	232.67	220.37	206.95
62	2,494.53	2,360.30	2,214.88	62	249.45	236.03	221.49
63	2,662.33	2,516.91	2,371.49	63	266.23	251.69	237.15
64	2,852.50	2,695.89	2,539.28	64	285.25	269.59	253.93
65	3,042.66	2,874.87	2,707.07	65	304.27	287.49	270.71
66	3,322.32	3,143.34	2,953.17	66	332.23	314.33	295.32
67	3,624.35	3,422.99	3,221.64	67	362.43	342.30	322.16
68	3,937.56	3,725.02	3,512.48	68	393.76	372.50	351.25
69	4,295.52	4,060.61	3,825.70	69	429.55	406.06	382.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIS

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
70	4,675.85	4,418.57	4,161.29	70	467.59	441.86	416.13
71	5,168.05	4,888.39	4,608.74	71	516.80	488.84	460.87
72	5,704.99	5,402.96	5,089.75	72	570.50	540.30	508.97
73	6,297.86	5,962.27	5,626.69	73	629.79	596.23	562.67
74	6,946.66	6,588.70	6,230.74	74	694.67	658.87	623.07
75	7,662.58	7,271.07	6,879.55	75	766.26	727.11	687.95
76	8,591.04	8,154.78	7,718.52	76	859.10	815.48	771.85
77	9,620.18	9,139.17	8,646.98	77	962.02	913.92	864.70
78	10,783.55	10,246.61	9,698.48	78	1,078.35	1,024.66	969.85
79	12,081.16	11,477.10	10,873.04	79	1,208.12	1,147.71	1,087.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	592.87	559.31	514.57	18-39	59.29	55.93	51.46
40	592.87	559.31	514.57	40	59.29	55.93	51.46
41	615.24	581.69	536.94	41	61.52	58.17	53.69
42	637.62	592.87	548.13	42	63.76	59.29	54.81
43	659.99	615.24	570.50	43	66.00	61.52	57.05
44	671.18	637.62	592.87	44	67.12	63.76	59.29
45	693.55	648.80	604.06	45	69.35	64.88	60.41
46	715.92	671.18	626.43	46	71.59	67.12	62.64
47	738.29	693.55	648.80	47	73.83	69.35	64.88
48	760.67	715.92	671.18	48	76.07	71.59	67.12
49	783.04	738.29	693.55	49	78.30	73.83	69.35
50	805.41	760.67	704.73	50	80.54	76.07	70.47
51	838.97	783.04	727.11	51	83.90	78.30	72.71
52	861.34	805.41	749.48	52	86.13	80.54	74.95
53	883.71	827.78	771.85	53	88.37	82.78	77.19
54	917.27	861.34	794.22	54	91.73	86.13	79.42
55	939.65	872.53	805.41	55	93.96	87.25	80.54
56	995.58	928.46	850.16	56	99.56	92.85	85.02
57	1,040.32	973.20	906.09	57	104.03	97.32	90.61
58	1,096.25	1,029.14	950.83	58	109.63	102.91	95.08
59	1,152.18	1,085.07	1,006.76	59	115.22	108.51	100.68
60	1,208.12	1,129.81	1,051.51	60	120.81	112.98	105.15
61	1,297.61	1,219.30	1,129.81	61	129.76	121.93	112.98
62	1,387.10	1,297.61	1,208.12	62	138.71	129.76	120.81
63	1,487.77	1,387.10	1,286.42	63	148.78	138.71	128.64
64	1,588.45	1,476.59	1,364.72	64	158.84	147.66	136.47
65	1,689.12	1,577.26	1,454.21	65	168.91	157.73	145.42
66	1,823.36	1,700.31	1,566.08	66	182.34	170.03	156.61
67	1,957.59	1,823.36	1,689.12	67	195.76	182.34	168.91
68	2,114.20	1,968.78	1,823.36	68	211.42	196.88	182.34
69	2,270.81	2,114.20	1,957.59	69	227.08	211.42	195.76

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	2,438.60	2,270.81	2,103.02	70	243.86	227.08	210.30
71	2,673.51	2,494.53	2,315.55	71	267.35	249.45	231.56
72	2,930.80	2,740.63	2,539.28	72	293.08	274.06	253.93
73	3,221.64	2,997.92	2,774.19	73	322.16	299.79	277.42
74	3,523.67	3,288.76	3,042.66	74	352.37	328.88	304.27
75	3,859.26	3,601.97	3,333.50	75	385.93	360.20	333.35
76	4,317.89	4,027.05	3,736.21	76	431.79	402.71	373.62
77	4,832.46	4,508.06	4,172.47	77	483.25	450.81	417.25
78	5,402.96	5,033.81	4,664.67	78	540.30	503.38	466.47
79	6,040.58	5,626.69	5,212.79	79	604.06	562.67	521.28
80		6,286.68	5,828.04	80		628.67	582.80
81		6,946.66	6,432.10	81		694.67	643.21
82		7,651.40	7,092.09	82		765.14	709.21
83		8,445.62	7,830.38	83		844.56	783.04
84		9,318.15	8,635.79	84		931.82	863.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	738.29	693.55	637.62	18-39	73.83	69.35	63.76
40	738.29	693.55	637.62	40	73.83	69.35	63.76
41	771.85	715.92	659.99	41	77.19	71.59	66.00
42	794.22	738.29	682.36	42	79.42	73.83	68.24
43	816.60	760.67	704.73	43	81.66	76.07	70.47
44	850.16	794.22	727.11	44	85.02	79.42	72.71
45	872.53	816.60	760.67	45	87.25	81.66	76.07
46	906.09	850.16	783.04	46	90.61	85.02	78.30
47	928.46	872.53	805.41	47	92.85	87.25	80.54
48	962.02	906.09	838.97	48	96.20	90.61	83.90
49	995.58	928.46	861.34	49	99.56	92.85	86.13
50	1,017.95	950.83	883.71	50	101.79	95.08	88.37
51	1,051.51	984.39	917.27	51	105.15	98.44	91.73
52	1,085.07	1,017.95	939.65	52	108.51	101.79	93.96
53	1,118.63	1,040.32	962.02	53	111.86	104.03	96.20
54	1,152.18	1,073.88	995.58	54	115.22	107.39	99.56
55	1,174.56	1,096.25	1,017.95	55	117.46	109.63	101.79
56	1,241.67	1,163.37	1,085.07	56	124.17	116.34	108.51
57	1,319.98	1,230.49	1,141.00	57	132.00	123.05	114.10
58	1,387.10	1,297.61	1,196.93	58	138.71	129.76	119.69
59	1,465.40	1,364.72	1,264.05	59	146.54	136.47	126.40
60	1,543.70	1,443.03	1,331.16	60	154.37	144.30	133.12
61	1,644.38	1,532.52	1,420.65	61	164.44	153.25	142.07
62	1,756.24	1,633.19	1,510.14	62	175.62	163.32	151.01
63	1,868.10	1,745.06	1,610.82	63	186.81	174.51	161.08
64	1,991.15	1,856.92	1,722.68	64	199.12	185.69	172.27
65	2,114.20	1,968.78	1,823.36	65	211.42	196.88	182.34
66	2,282.00	2,125.39	1,968.78	66	228.20	212.54	196.88
67	2,460.98	2,293.18	2,125.39	67	246.10	229.32	212.54
68	2,662.33	2,483.35	2,304.37	68	266.23	248.33	230.44
69	2,863.68	2,673.51	2,483.35	69	286.37	267.35	248.33

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,087.41	2,886.05	2,673.51	70	308.74	288.61	267.35
71	3,400.62	3,176.90	2,941.99	71	340.06	317.69	294.20
72	3,736.21	3,490.11	3,232.83	72	373.62	349.01	323.28
73	4,105.36	3,836.89	3,557.23	73	410.54	383.69	355.72
74	4,508.06	4,206.03	3,904.00	74	450.81	420.60	390.40
75	4,955.51	4,619.92	4,284.34	75	495.55	461.99	428.43
76	5,492.45	5,123.30	4,754.16	76	549.25	512.33	475.42
77	6,085.32	5,671.43	5,257.54	77	608.53	567.14	525.75
78	6,734.13	6,286.68	5,828.04	78	673.41	628.67	582.80
79	7,450.05	6,957.85	6,454.47	79	745.00	695.79	645.45

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 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	906.09	850.16	783.04	18-39	90.61	85.02	78.30
40	906.09	850.16	783.04	40	90.61	85.02	78.30
41	939.65	883.71	816.60	41	93.96	88.37	81.66
42	973.20	917.27	850.16	42	97.32	91.73	85.02
43	1,006.76	939.65	872.53	43	100.68	93.96	87.25
44	1,040.32	973.20	906.09	44	104.03	97.32	90.61
45	1,085.07	1,017.95	939.65	45	108.51	101.79	93.96
46	1,118.63	1,051.51	973.20	46	111.86	105.15	97.32
47	1,152.18	1,085.07	1,006.76	47	115.22	108.51	100.68
48	1,196.93	1,118.63	1,040.32	48	119.69	111.86	104.03
49	1,241.67	1,163.37	1,073.88	49	124.17	116.34	107.39
50	1,275.23	1,196.93	1,107.44	50	127.52	119.69	110.74
51	1,319.98	1,241.67	1,152.18	51	132.00	124.17	115.22
52	1,364.72	1,275.23	1,185.74	52	136.47	127.52	118.57
53	1,420.65	1,331.16	1,230.49	53	142.07	133.12	123.05
54	1,465.40	1,375.91	1,275.23	54	146.54	137.59	127.52
55	1,510.14	1,409.47	1,308.79	55	151.01	140.95	130.88
56	1,599.63	1,498.96	1,387.10	56	159.96	149.90	138.71
57	1,677.94	1,566.08	1,454.21	57	167.79	156.61	145.42
58	1,767.43	1,655.57	1,532.52	58	176.74	165.56	153.25
59	1,856.92	1,733.87	1,610.82	59	185.69	173.39	161.08
60	1,946.41	1,823.36	1,689.12	60	194.64	182.34	168.91
61	2,080.64	1,946.41	1,800.99	61	208.06	194.64	180.10
62	2,203.69	2,058.27	1,912.85	62	220.37	205.83	191.28
63	2,349.11	2,192.51	2,035.90	63	234.91	219.25	203.59
64	2,494.53	2,337.93	2,170.13	64	249.45	233.79	217.01
65	2,651.14	2,483.35	2,304.37	65	265.11	248.33	230.44
66	2,874.87	2,684.70	2,494.53	66	287.49	268.47	249.45
67	3,120.97	2,919.61	2,707.07	67	312.10	291.96	270.71
68	3,378.25	3,154.52	2,930.80	68	337.82	315.45	293.08
69	3,657.91	3,411.81	3,165.71	69	365.79	341.18	316.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	3,959.93	3,691.46	3,422.99	70	395.99	369.15	342.30
71	4,362.64	4,071.80	3,780.95	71	436.26	407.18	378.10
72	4,798.90	4,485.69	4,161.29	72	479.89	448.57	416.13
73	5,291.10	4,933.14	4,575.18	73	529.11	493.31	457.52
74	5,816.85	5,436.52	5,045.00	74	581.69	543.65	504.50
75	6,398.54	5,973.46	5,548.38	75	639.85	597.35	554.84
76	7,159.20	6,689.38	6,208.37	76	715.92	668.94	620.84
77	8,009.36	7,483.60	6,946.66	77	800.94	748.36	694.67
78	8,949.00	8,356.13	7,763.26	78	894.90	835.61	776.33
79	10,011.70	9,351.71	8,680.53	79	1,001.17	935.17	868.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
18-39	1,163.37	1,096.25	1,029.14	18-39	116.34	109.63	102.91
40	1,163.37	1,096.25	1,029.14	40	116.34	109.63	102.91
41	1,208.12	1,141.00	1,073.88	41	120.81	114.10	107.39
42	1,252.86	1,185.74	1,118.63	42	125.29	118.57	111.86
43	1,308.79	1,230.49	1,152.18	43	130.88	123.05	115.22
44	1,353.54	1,275.23	1,196.93	44	135.35	127.52	119.69
45	1,398.28	1,319.98	1,241.67	45	139.83	132.00	124.17
46	1,454.21	1,375.91	1,286.42	46	145.42	137.59	128.64
47	1,510.14	1,431.84	1,342.35	47	151.01	143.18	134.24
48	1,566.08	1,476.59	1,387.10	48	156.61	147.66	138.71
49	1,622.01	1,532.52	1,443.03	49	162.20	153.25	144.30
50	1,677.94	1,588.45	1,487.77	50	167.79	158.84	148.78
51	1,745.06	1,655.57	1,554.89	51	174.51	165.56	155.49
52	1,823.36	1,722.68	1,610.82	52	182.34	172.27	161.08
53	1,890.48	1,789.80	1,677.94	53	189.05	178.98	167.79
54	1,968.78	1,856.92	1,745.06	54	196.88	185.69	174.51
55	2,035.90	1,924.04	1,812.17	55	203.59	192.40	181.22
56	2,147.76	2,035.90	1,912.85	56	214.78	203.59	191.28
57	2,259.62	2,136.57	2,013.53	57	225.96	213.66	201.35
58	2,382.67	2,248.44	2,114.20	58	238.27	224.84	211.42
59	2,505.72	2,360.30	2,214.88	59	250.57	236.03	221.49
60	2,628.77	2,483.35	2,326.74	60	262.88	248.33	232.67
61	2,796.56	2,639.96	2,483.35	61	279.66	264.00	248.33
62	2,975.54	2,807.75	2,639.96	62	297.55	280.78	264.00
63	3,154.52	2,986.73	2,807.75	63	315.45	298.67	280.78
64	3,355.88	3,176.90	2,986.73	64	335.59	317.69	298.67
65	3,557.23	3,367.06	3,165.71	65	355.72	336.71	316.57
66	3,848.07	3,646.72	3,434.18	66	384.81	364.67	343.42
67	4,172.47	3,948.75	3,713.84	67	417.25	394.87	371.38
68	4,508.06	4,261.96	4,015.87	68	450.81	426.20	401.59
69	4,877.21	4,608.74	4,340.27	69	487.72	460.87	434.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 71.7% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ, H-LTC4JQ21
RIDER: H-5AIC

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
70	5,268.73	4,977.88	4,687.04	70	526.87	497.79	468.70
71	5,783.29	5,470.08	5,145.68	71	578.33	547.01	514.57
72	6,353.79	6,007.02	5,649.06	72	635.38	600.70	564.91
73	6,969.04	6,588.70	6,197.19	73	696.90	658.87	619.72
74	7,651.40	7,226.32	6,801.24	74	765.14	722.63	680.12
75	8,389.69	7,931.05	7,461.23	75	838.97	793.11	746.12
76	9,385.27	8,870.70	8,344.95	76	938.53	887.07	834.49
77	10,503.89	9,922.21	9,329.34	77	1,050.39	992.22	932.93
78	11,745.57	11,096.76	10,436.78	78	1,174.56	1,109.68	1,043.68
79	13,132.66	12,405.56	11,667.26	79	1,313.27	1,240.56	1,166.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-6)

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-129963567

Effective Date: On Approval

(Projected) Number of Insureds Affected: 761

New Rates

Average Annual Premium Per Member: 1,904

Revised Rates

Average Annual Premium Per Member: 3,269

Average Requested Percentage Rate Change Per Member: 71.7%

Minimum Requested Percentage Rate Change Per Member: 71.7%

Maximum Requested Percentage Rate Change Per Member: 71.7%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
H-LTC4JQ	Long Term Care
H-LTC4JQ21	Long Term Care
H-5AIC	Annual 5% Compound Benefit Inflation Rider
H-5AIS	Annual 5% Simple Benefit Inflation Rider
H-COLR	Cost of Living (CPI) Benefit Rider
H-COLR-3	Cost of Living (CPI) Benefit Rider
H-NF3-6	Nonforfeiture Benefit Rider

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.