April 25, 2017

Re: Group long-term policy G.LTC1697 (including G.LTC5398 and G.LTC5498 in Maryland)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I	 Lifetime Loss Ratio ("LLR") • Without/with proposed phase-in rate increase of 23.12% • ***Nationwide*** earned premium and incurred claims experience • Weighted average statutory discount rate 4.49% LLR without proposed rate increase – 115.1% With proposed rate increase – 109.9%
Exhibit II	Demonstration of rate action meeting Rate Stability requirements
Attachment 1	Lifetime Loss Ratio ("LLR") • Without/with proposed phase-in rate increase of 23.12% • ***Maryland*** earned premium and incurred claims experience • Weighted average statutory discount rate 4.49% LLR without proposed rate increase – 116.9% With proposed rate increase – 110.9%
Attachment 2	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 3	Actual-to-Expected results for Lapse, Mortality, Incidence and Claim Termination assumptions

Attachment 4	Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 115.1%; A/E – 1.58
Attachment 5	Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 115.1%; A/E – 1.60

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Maryland as well as the application of rate stability standards even at the full requested rate action. In addition, though Maryland-only experience is not necessarily credible, it is provided in this filing for your information only.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

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

Sincerely,

William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

This actuarial memorandum pertains to long-term care insurance provided under a group policy issued to AARP (previously known as "American Association of Retired Persons") to cover eligible members and their spouses who meet the eligibility requirements specified in the policy.

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (sitused in District of Columbia):

- G.LTC5398
- G.LTC5498

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

There are two options available: the Comprehensive Plan and the Facilities Plan. Both plans pay benefits up to a monthly benefit limit ("MBL") determined by the chosen Nursing Home daily benefit amount multiplied by the number of days in a given month (except for those plans that multiply by 30 days in February). There is no limit to benefits payable on a daily basis, except for Respite Care, which is subject to a daily benefit limit ("DBL").

<u>Comprehensive Plan</u>

There are five types of benefits covered under the Comprehensive Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility, Home Care (including Adult Day Care and At-Home Hospice care), Informal Care and Respite Care benefits.

I. Nursing Home Care

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

II. Assisted Living Facility Care

The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

III. Home Care

The benefit will be paid for Home Care services and reimburses 100% of the charges from licensed providers, up to 50% or 80% of the MBL (as chosen by the insured). Covered under the Home Care benefit are services received from a Registered Nurse, Licensed Practical Nurse, Licensed Vocational Nurse, Home Health Aide, Homemaker, Physical, Occupational and Speech Therapist, Adult Day Care Centers, At-Home Hospice care, and Ongoing Care Advisory Services.

IV. Informal Home Care

The benefit will be paid for Informal Home Care Services provided from a family member or an unlicensed, private provider and reimburses 100% of the charges from informal caregivers, up to 50% of the Home Care monthly benefit limit (therefore, either 25% or 40% of the MBL).

V. Respite Care

The benefit will be paid for Respite Care Services provided at home or in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

<u>Facilities Plan</u>

There are three types of benefits covered under the Facilities Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility and Respite Care benefits.

I. Nursing Home Care

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

II. Assisted Living Facility Care

The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

III. Respite Care

The benefit will be paid for Respite Care Services provided in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from June 1, 2000 to January 22, 2007 with a group policy situs within District of Columbia. No in-force premium rate schedule increase has been previously implemented for these forms.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was sitused). These policy forms are no longer being marketed to AARP members and spouses.

5. Actuarial Assumptions

a. <u>Expected Claim Costs</u> are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.

b. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

In the year of rate increase implementation, it is assumed that an additional 1.1% of policies lapse and there is 0.3% net reduction to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.

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

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 5% of projected future incurred claims.

6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail.

7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. If two or more members of the same household purchased coverage, a household discount was applied. The monthly EFT Premium was equal to the monthly premium less $2.

9. Issue Age Range

The issue age is 18 and over.

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

12. Trend Assumptions

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

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Maryland are shown in Exhibit I and Attachment 1, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.49%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.49%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2016 through 2096 are developed by multiplying each prior period's earned premium (starting with December 31, 2015 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I and II are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.49%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a margin for moderately adverse experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

15. History of Previous Inforce Rate Increases

There has not been any rate increase on these policy forms.

16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10% each and a final phase of 1.75%), resulting in a cumulative compounded increase of 23.12% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 20.80%. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increase shown above.

Corresponding rate tables reflecting each of the three phases for the 23.12% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Incidence and continuance rates for nursing home care and home health care rates were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care

   Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectations.

b. Voluntary termination rates by duration were assumed to be 11% in year one, grading down to 4.5% in year ten and thereafter.

c. Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These rates vary by age and sex.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 5% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management's view of when a change to the original rate schedule may be considered and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I and II. As shown in these exhibits, the expected lifetime loss ratios, with and without the requested rate increase, exceed the minimum loss ratio requirement.

19. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying certificate holders before and after the current requested increase are:

Before increase:	$1,623
After Phase 1:	$1,785
After Phase 2:	$1,964
After Phase 3:	$1,998

20. Proposed Effective Date

The rate increase will apply to certificate holders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

21. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	<1%
45-49	1%
50-54	16%
55-59	23%
60-64	27%
65-69	20%
70-74	9%
75+	3%
Total	100%

By Benefit Period:

Benefit Period	Percent
4 Year	53%
Unlimited	47%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	89%
Auto 5% Compound	11%
Total	100%

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	22%
50%	67%
80%	11%
Total	100%

By Elimination Period:

Days	Percent
20	N/A
30	100%
45	N/A
60	N/A
90	N/A
Total	100%

By Gender:

Gender	Percent
Female	61%
Male	39%
Total	100%

22. Number of Insured Lives

As of September 30, 2016, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		**Issued On or After Rate Stability Regulation Effective Date**	
	Number of Insured Lives	**2016 Annualized Premium**	**Number of Insured Lives**	**2016 Annualized Premium**
Certificates issued in Maryland	572	$1,042,403	717	$1,158,899
Certificates issued nationwide	55,236	$90,813,457	15,442	$23,866,666

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Maryland.

I further certify that:

- if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated;
- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.

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William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor
Historical Experience	1997	35,397	-	0.0%	151	79,800	-	0.0%							4.49%	2.2544
	1998	2,709,604	68,198	2.5%	3,784	5,845,965	147,138	2.5%							4.49%	2.1575
	1999	13,623,438	1,218,378	8.9%	17,805	28,128,994	2,515,645	8.9%							4.49%	2.0648
	2000	33,640,515	3,784,749	11.3%	37,513	66,473,299	7,478,623	11.3%							4.49%	1.9760
	2001	56,030,732	9,542,806	17.0%	53,930	105,956,602	18,045,869	17.0%							4.49%	1.8910
	2002	73,030,614	15,466,210	21.2%	65,678	132,167,232	27,989,990	21.2%							4.49%	1.8098
	2003	93,258,676	21,382,522	22.9%	81,214	161,519,593	37,033,511	22.9%							4.49%	1.7320
	2004	110,391,364	27,556,797	25.0%	90,841	182,973,497	45,675,343	25.0%							4.49%	1.6575
	2005	120,405,983	31,288,106	26.0%	92,413	190,993,365	49,630,595	26.0%							4.49%	1.5862
	2006	122,056,862	46,138,589	37.8%	91,244	185,288,957	70,040,889	37.8%							4.49%	1.5181
	2007	122,545,837	41,747,270	34.1%	89,726	178,034,029	60,650,242	34.1%							4.49%	1.4528
	2008	122,235,837	55,569,213	45.5%	87,660	169,949,594	77,260,200	45.5%							4.49%	1.3903
	2009	120,757,506	57,171,692	47.3%	86,125	160,676,676	76,071,109	47.3%							4.49%	1.3306
	2010	119,346,889	65,016,196	54.5%	84,018	151,973,172	82,789,904	54.5%							4.49%	1.2734
	2011	116,674,370	74,542,532	63.9%	81,902	142,183,242	90,839,993	63.9%							4.49%	1.2186
	2012	115,249,590	86,299,083	74.9%	79,975	134,409,343	100,645,938	74.9%							4.49%	1.1662
	2013	112,701,598	86,366,307	76.6%	77,747	125,787,437	96,394,342	76.6%							4.49%	1.1161
	2014	110,776,029	88,987,863	80.3%	75,522	118,323,256	95,050,651	80.3%							4.49%	1.0681
	2015	107,988,278	94,727,074	87.7%	73,130	110,387,031	96,831,256	87.7%							4.49%	1.0222
Projected Future Experience	2016	108,209,580	114,512,978	105.8%	70,333	105,858,143	112,024,566	105.8%	1.0000	N/A	0.0382	N/A	0.962	N/A	4.49%	0.9783
	2017	102,230,496	124,628,890	121.9%	67,471	95,709,743	116,679,460	121.9%	1.0000	N/A	0.0407	N/A	0.959	0.945	4.49%	0.9362
	2018	96,241,863	134,716,792	140.0%	64,551	86,229,691	120,702,020	140.0%	1.0000	N/A	0.0433	N/A	0.957	0.941	4.49%	0.8960
	2019	90,250,935	144,420,176	160.0%	61,580	77,385,864	123,833,400	160.0%	1.0000	N/A	0.0460	N/A	0.954	0.938	4.49%	0.8575
	2020	84,290,375	153,662,631	182.3%	58,568	69,167,971	126,094,260	182.3%	1.0000	N/A	0.0489	N/A	0.951	0.934	4.49%	0.8206
	2021	78,389,475	162,476,460	207.3%	55,524	61,560,470	127,595,284	207.3%	1.0000	N/A	0.0520	N/A	0.948	0.930	4.49%	0.7853
	2022	72,572,798	170,688,803	235.2%	52,461	54,542,515	128,282,179	235.2%	1.0000	N/A	0.0552	N/A	0.945	0.926	4.49%	0.7516
	2023	66,868,294	178,131,929	266.4%	49,391	48,094,860	128,120,962	266.4%	1.0000	N/A	0.0585	N/A	0.941	0.921	4.49%	0.7192
	2024	61,310,409	184,622,504	301.1%	46,326	42,201,682	127,080,870	301.1%	1.0000	N/A	0.0621	N/A	0.938	0.917	4.49%	0.6883
	2025	55,929,712	190,029,630	339.8%	43,281	36,843,022	125,179,723	339.8%	1.0000	N/A	0.0657	N/A	0.934	0.912	4.49%	0.6587
	2026	50,756,852	194,225,515	382.7%	40,268	31,998,120	122,443,594	382.7%	1.0000	N/A	0.0696	N/A	0.930	0.908	4.49%	0.6304
	2027	45,819,299	197,155,517	430.3%	37,303	27,643,648	118,947,644	430.3%	1.0000	N/A	0.0736	N/A	0.926	0.903	4.49%	0.6033
	2028	41,127,185	198,669,935	483.1%	34,400	23,746,139	114,708,653	483.1%	1.0000	N/A	0.0778	N/A	0.922	0.898	4.49%	0.5774
	2029	36,707,642	198,777,896	541.5%	31,573	20,283,255	109,837,147	541.5%	1.0000	N/A	0.0822	N/A	0.918	0.893	4.49%	0.5526
	2030	32,576,133	197,477,055	606.2%	28,834	17,226,530	104,427,509	606.2%	1.0000	N/A	0.0867	N/A	0.913	0.887	4.49%	0.5288
	2031	28,733,954	194,752,921	677.8%	26,196	14,541,553	98,559,701	677.8%	1.0000	N/A	0.0915	N/A	0.909	0.882	4.49%	0.5061
	2032	25,185,449	190,561,273	756.6%	23,671	12,197,820	92,292,661	756.6%	1.0000	N/A	0.0964	N/A	0.904	0.877	4.49%	0.4843
	2033	21,931,559	184,914,044	843.1%	21,270	10,165,276	85,707,641	843.1%	1.0000	N/A	0.1015	N/A	0.899	0.871	4.49%	0.4635
	2034	18,969,144	178,002,428	938.4%	18,999	8,414,232	78,957,373	938.4%	1.0000	N/A	0.1068	N/A	0.893	0.865	4.49%	0.4436
	2035	16,291,741	169,885,353	1,042.8%	16,866	6,915,943	72,117,361	1,042.8%	1.0000	N/A	0.1123	N/A	0.888	0.859	4.49%	0.4245
	2036	13,890,413	160,611,790	1,156.3%	14,878	5,643,079	65,249,687	1,156.3%	1.0000	N/A	0.1179	N/A	0.882	0.853	4.49%	0.4063
	2037	11,753,103	150,422,711	1,279.9%	13,035	4,569,521	58,483,257	1,279.9%	1.0000	N/A	0.1238	N/A	0.876	0.846	4.49%	0.3888
	2038	9,866,628	139,498,709	1,413.8%	11,341	3,671,166	51,904,552	1,413.8%	1.0000	N/A	0.1300	N/A	0.870	0.839	4.49%	0.3721
	2039	8,215,741	128,080,469	1,559.0%	9,795	2,925,493	45,607,397	1,559.0%	1.0000	N/A	0.1364	N/A	0.864	0.833	4.49%	0.3561
	2040	6,783,431	116,415,617	1,716.2%	8,394	2,311,633	39,671,694	1,716.2%	1.0000	N/A	0.1430	N/A	0.857	0.826	4.49%	0.3408
	2041	5,552,174	104,689,235	1,885.6%	7,139	1,810,713	34,141,976	1,885.6%	1.0000	N/A	0.1495	N/A	0.850	0.818	4.49%	0.3261
	2042	4,503,193	93,158,981	2,068.7%	6,018	1,405,479	29,075,586	2,068.7%	1.0000	N/A	0.1570	N/A	0.843	0.811	4.49%	0.3121
	2043	3,617,520	82,029,845	2,267.6%	5,032	1,080,518	24,501,505	2,267.6%	1.0000	N/A	0.1639	N/A	0.836	0.803	4.49%	0.2987
	2044	2,877,365	71,474,220	2,484.0%	4,170	822,494	20,430,896	2,484.0%	1.0000	N/A	0.1713	N/A	0.829	0.795	4.49%	0.2858
	2045	2,265,246	61,604,904	2,719.6%	3,423	619,684	16,852,735	2,719.6%	1.0000	N/A	0.1791	N/A	0.821	0.787	4.49%	0.2736
	2046	1,764,381	52,513,580	2,976.3%	2,782	461,918	13,748,138	2,976.3%	1.0000	N/A	0.1874	N/A	0.813	0.779	4.49%	0.2618
	2047	1,358,426	44,255,860	3,257.9%	2,238	340,350	11,088,177	3,257.9%	1.0000	N/A	0.1956	N/A	0.804	0.770	4.49%	0.2505
	2048	1,033,785	36,843,198	3,563.9%	1,781	247,877	8,834,130	3,563.9%	1.0000	N/A	0.2041	N/A	0.796	0.761	4.49%	0.2398
	2049	777,313	30,279,132	3,895.4%	1,402	178,369	6,948,115	3,895.4%	1.0000	N/A	0.2130	N/A	0.787	0.752	4.49%	0.2295
	2050	577,126	24,538,575	4,251.9%	1,090	126,739	5,388,775	4,251.9%	1.0000	N/A	0.2223	N/A	0.778	0.742	4.49%	0.2196
	2051	422,515	19,581,340	4,634.5%	837	88,797	4,115,288	4,634.5%	1.0000	N/A	0.2322	N/A	0.768	0.732	4.49%	0.2102
	2052	303,812	15,353,781	5,053.7%	633	61,105	3,088,093	5,053.7%	1.0000	N/A	0.2433	N/A	0.757	0.719	4.49%	0.2011
	2053	214,752	11,800,178	5,494.8%	470	41,336	2,271,332	5,494.8%	1.0000	N/A	0.2572	N/A	0.743	0.707	4.49%	0.1925
	2054	149,395	8,860,069	5,930.6%	344	27,520	1,632,098	5,930.6%	1.0000	N/A	0.2687	N/A	0.731	0.696	4.49%	0.1842
	2055	101,765	6,482,195	6,369.8%	247	17,940	1,142,743	6,369.8%	1.0000	N/A	0.2820	N/A	0.718	0.681	4.49%	0.1763
	2056	67,578	4,614,413	6,828.3%	173	11,401	778,502	6,828.3%	1.0000	N/A	0.3004	N/A	0.700	0.664	4.49%	0.1687
	2057	43,599	3,202,193	7,344.6%	116	7,039	517,021	7,344.6%	1.0000	N/A	0.3293	N/A	0.671	0.645	4.49%	0.1615
	2058	27,343	2,146,346	7,849.7%	76	4,225	331,648	7,849.7%	1.0000	N/A	0.3452	N/A	0.655	0.627	4.49%	0.1545
	2059	16,693	1,397,355	8,371.1%	48	2,468	206,634	8,371.1%	1.0000	N/A	0.3734	N/A	0.627	0.610	4.49%	0.1479
	2060	9,922	885,426	8,923.6%	29	1,404	125,304	8,923.6%	1.0000	N/A	0.3922	N/A	0.608	0.594	4.49%	0.1415
	2061	5,750	546,583	9,505.5%	16	779	74,026	9,505.5%	1.0000	N/A	0.4298	N/A	0.570	0.580	4.49%	0.1354
	2062	3,259	339,924	10,428.9%	9	422	44,058	10,428.9%	1.0000	N/A	0.4466	N/A	0.553	0.567	4.49%	0.1296
	2063	1,863	214,728	11,525.2%	5	231	26,635	11,525.2%	1.0000	N/A	0.4726	N/A	0.527	0.572	4.49%	0.1240
	2064	1,101	139,389	12,655.5%	3	131	16,547	12,655.5%	1.0000	N/A	0.4012	N/A	0.599	0.591	4.49%	0.1187
	2065	680	94,273	13,866.9%	2	77	10,710	13,866.9%	1.0000	N/A	0.4167	N/A	0.583	0.617	4.49%	0.1136
	2066	435	65,556	15,055.4%	1	47	7,127	15,055.4%	1.0000	N/A	0.3571	N/A	0.643	0.640	4.49%	0.1087
	2067	284	47,438	16,681.7%	1	30	4,936	16,681.7%	1.0000	N/A	0.3889	N/A	0.611	0.653	4.49%	0.1040
	2068	184	33,791	18,334.9%	0	18	3,365	18,334.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0996
	2069	119	24,882	20,940.9%	0	11	2,371	20,940.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0953
	2070	77	17,927	23,179.0%	0	7	1,635	23,179.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0912
	2071	49	13,622	27,731.6%	0	4	1,189	27,731.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0873
	2072	31	9,890	31,997.1%	0	3	826	31,997.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0835
	2073	20	7,309	36,690.3%	0	2	584	36,690.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0799
	2074	12	4,891	39,472.9%	0	1	374	39,472.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0765
	2075	8	2,996	39,899.5%	0	1	219	39,899.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0732
	2076-2096	6	2,579	44,155.8%	0	0	181	44,155.8%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0701
	Past	1,673,459,119	806,873,584	48.2%	1,270,378	2,351,151,085	1,035,091,238	44.0%								
	Future	1,210,599,996	4,834,618,629	399.4%	944,394	877,206,514	2,679,922,077	305.5%								
	Lifetime	2,884,059,115	5,641,492,212	195.6%	2,214,772	3,228,357,599	3,715,013,314	115.1%								

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms G.LTC5398 and G.LTC5498 issued under group policy G.LTC.1697

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor
Historical Experience	1997	35,397	-	0.0%	151	79,800	-	0.0%							4.49%	2.2544
	1998	2,709,604	68,198	2.5%	3,784	5,845,965	147,138	2.5%							4.49%	2.1575
	1999	13,623,438	1,218,378	8.9%	17,805	28,128,994	2,515,645	8.9%							4.49%	2.0648
	2000	33,640,515	3,784,749	11.3%	37,513	66,473,299	7,478,623	11.3%							4.49%	1.9760
	2001	56,030,732	9,542,806	17.0%	53,930	105,956,602	18,045,869	17.0%							4.49%	1.8910
	2002	73,030,614	15,466,210	21.2%	65,678	132,167,232	27,989,990	21.2%							4.49%	1.8098
	2003	93,258,676	21,382,522	22.9%	81,214	161,519,593	37,033,511	22.9%							4.49%	1.7320
	2004	110,391,364	27,556,797	25.0%	90,841	182,973,497	45,675,343	25.0%							4.49%	1.6575
	2005	120,405,983	31,288,106	26.0%	92,413	190,993,365	49,630,595	26.0%							4.49%	1.5862
	2006	122,056,862	46,138,589	37.8%	91,244	185,288,957	70,040,889	37.8%							4.49%	1.5181
	2007	122,545,837	41,747,270	34.1%	89,726	178,034,029	60,650,242	34.1%							4.49%	1.4528
	2008	122,235,837	55,569,213	45.5%	87,660	169,949,594	77,260,200	45.5%							4.49%	1.3903
	2009	120,757,506	57,171,692	47.3%	86,125	160,676,676	76,071,109	47.3%							4.49%	1.3306
	2010	119,346,889	65,016,196	54.5%	84,018	151,973,172	82,789,904	54.5%							4.49%	1.2734
	2011	116,674,370	74,542,532	63.9%	81,902	142,183,242	90,839,993	63.9%							4.49%	1.2186
	2012	115,249,590	86,299,083	74.9%	79,975	134,409,343	100,645,938	74.9%							4.49%	1.1662
	2013	112,701,598	86,366,307	76.6%	77,747	125,787,437	96,394,342	76.6%							4.49%	1.1161
	2014	110,776,029	88,987,863	80.3%	75,522	118,323,256	95,050,651	80.3%							4.49%	1.0681
	2015	107,988,278	94,727,074	87.7%	73,130	110,387,031	96,831,256	87.7%							4.49%	1.0222
Projected Future Experience	2016	108,209,580	114,512,978	105.8%	70,333	105,858,143	112,024,566	105.8%	1.0000	1.0000	0.0382	1.0000	0.962	N/A	4.49%	0.9783
	2017	102,230,496	124,628,890	121.9%	67,471	95,709,743	116,679,460	121.9%	1.0000	1.0000	0.0407	1.0000	0.959	0.945	4.49%	0.9362
	2018	100,686,579	133,696,494	132.8%	64,166	90,212,017	119,787,865	132.8%	1.0542	0.9984	0.0490	0.9940	0.951	0.941	4.49%	0.8960
	2019	100,948,485	142,403,059	141.1%	60,903	86,558,502	122,103,819	141.1%	1.1344	0.9970	0.0509	0.9890	0.949	0.938	4.49%	0.8575
	2020	100,632,844	151,516,425	150.6%	57,924	82,578,464	124,333,101	150.6%	1.2108	0.9970	0.0489	0.9890	0.951	0.934	4.49%	0.8206
	2021	94,994,430	160,207,151	168.6%	54,914	74,600,599	125,813,161	168.6%	1.2290	0.9970	0.0520	0.9890	0.948	0.930	4.49%	0.7853
	2022	88,103,655	168,304,792	191.0%	51,884	66,214,823	126,490,462	191.0%	1.2312	0.9970	0.0552	0.9890	0.945	0.926	4.49%	0.7516
	2023	81,178,365	175,643,960	216.4%	48,848	58,387,344	126,331,496	216.4%	1.2312	0.9970	0.0585	0.9890	0.941	0.921	4.49%	0.7192
	2024	74,431,072	182,043,882	244.6%	45,817	51,233,003	125,305,931	244.6%	1.2312	0.9970	0.0621	0.9890	0.938	0.917	4.49%	0.6883
	2025	67,898,885	187,375,486	276.0%	42,805	44,727,570	123,431,338	276.0%	1.2312	0.9970	0.0657	0.9890	0.934	0.912	4.49%	0.6587
	2026	61,619,013	191,512,767	310.8%	39,825	38,845,840	120,733,424	310.8%	1.2312	0.9970	0.0696	0.9890	0.930	0.908	4.49%	0.6304
	2027	55,624,804	194,401,846	349.5%	36,893	33,559,494	117,286,302	349.5%	1.2312	0.9970	0.0736	0.9890	0.926	0.903	4.49%	0.6033
	2028	49,928,560	195,895,112	392.4%	34,021	28,827,904	113,106,518	392.4%	1.2312	0.9970	0.0778	0.9890	0.922	0.898	4.49%	0.5774
	2029	44,563,218	196,001,566	439.8%	31,225	24,623,949	108,303,052	439.8%	1.2312	0.9970	0.0822	0.9890	0.918	0.893	4.49%	0.5526
	2030	39,547,550	194,718,893	492.4%	28,517	20,913,073	102,968,970	492.4%	1.2312	0.9970	0.0867	0.9890	0.913	0.887	4.49%	0.5288
	2031	34,883,130	192,032,807	550.5%	25,908	17,653,501	97,183,118	550.5%	1.2312	0.9970	0.0915	0.9890	0.909	0.882	4.49%	0.5061
	2032	30,575,231	187,899,704	614.5%	23,411	14,808,200	91,003,609	614.5%	1.2312	0.9970	0.0964	0.9890	0.904	0.877	4.49%	0.4843
	2033	26,624,997	182,331,350	684.8%	21,036	12,340,684	84,510,562	684.8%	1.2312	0.9970	0.1015	0.9890	0.899	0.871	4.49%	0.4635
	2034	23,028,614	175,516,268	762.2%	18,790	10,214,910	77,854,576	762.2%	1.2312	0.9970	0.1068	0.9890	0.893	0.865	4.49%	0.4436
	2035	19,778,236	167,512,564	847.0%	16,681	8,395,981	71,110,098	847.0%	1.2312	0.9970	0.1123	0.9890	0.888	0.859	4.49%	0.4245
	2036	16,863,014	158,368,525	939.1%	14,714	6,850,720	64,338,345	939.1%	1.2312	0.9970	0.1179	0.9890	0.882	0.853	4.49%	0.4063
	2037	14,268,312	148,321,757	1,039.5%	12,892	5,547,416	57,666,421	1,039.5%	1.2312	0.9970	0.1238	0.9890	0.876	0.846	4.49%	0.3888
	2038	11,978,124	137,550,331	1,148.3%	11,216	4,456,809	51,179,601	1,148.3%	1.2312	0.9970	0.1300	0.9890	0.870	0.839	4.49%	0.3721
	2039	9,973,941	126,291,569	1,266.2%	9,687	3,551,560	44,970,399	1,266.2%	1.2312	0.9970	0.1364	0.9890	0.864	0.833	4.49%	0.3561
	2040	8,235,111	114,789,640	1,393.9%	8,302	2,806,331	39,117,599	1,393.9%	1.2312	0.9970	0.1430	0.9890	0.857	0.826	4.49%	0.3408
	2041	6,740,361	103,227,041	1,531.5%	7,060	2,198,213	33,665,115	1,531.5%	1.2312	0.9970	0.1495	0.9890	0.850	0.818	4.49%	0.3261
	2042	5,466,893	91,857,829	1,680.3%	5,952	1,706,257	28,669,487	1,680.3%	1.2312	0.9970	0.1570	0.9890	0.843	0.811	4.49%	0.3121
	2043	4,391,683	80,884,134	1,841.8%	4,977	1,311,752	24,159,293	1,841.8%	1.2312	0.9970	0.1639	0.9890	0.836	0.803	4.49%	0.2987
	2044	3,493,132	70,475,939	2,017.6%	4,124	998,511	20,145,538	2,017.6%	1.2312	0.9970	0.1713	0.9890	0.829	0.795	4.49%	0.2858
	2045	2,750,018	60,744,468	2,208.9%	3,385	752,299	16,617,353	2,208.9%	1.2312	0.9970	0.1791	0.9890	0.821	0.787	4.49%	0.2736
	2046	2,141,965	51,780,123	2,417.4%	2,751	560,770	13,556,117	2,417.4%	1.2312	0.9970	0.1874	0.9890	0.813	0.779	4.49%	0.2618
	2047	1,649,135	43,637,739	2,646.1%	2,213	413,186	10,933,308	2,646.1%	1.2312	0.9970	0.1956	0.9890	0.804	0.770	4.49%	0.2505
	2048	1,255,019	36,328,609	2,894.7%	1,761	300,924	8,710,744	2,894.7%	1.2312	0.9970	0.2041	0.9890	0.796	0.761	4.49%	0.2398
	2049	943,661	29,856,223	3,163.9%	1,386	216,541	6,851,071	3,163.9%	1.2312	0.9970	0.2130	0.9890	0.787	0.752	4.49%	0.2295
	2050	700,634	24,195,845	3,453.4%	1,078	153,862	5,313,510	3,453.4%	1.2312	0.9970	0.2223	0.9890	0.778	0.742	4.49%	0.2196
	2051	512,935	19,307,848	3,764.2%	828	107,800	4,057,810	3,764.2%	1.2312	0.9970	0.2322	0.9890	0.768	0.732	4.49%	0.2102
	2052	368,829	15,139,335	4,104.7%	626	74,182	3,044,961	4,104.7%	1.2312	0.9970	0.2433	0.9890	0.757	0.719	4.49%	0.2011
	2053	260,710	11,635,365	4,463.0%	465	50,182	2,239,609	4,463.0%	1.2312	0.9970	0.2572	0.9890	0.743	0.707	4.49%	0.1925
	2054	181,367	8,736,320	4,816.9%	340	33,409	1,609,303	4,816.9%	1.2312	0.9970	0.2687	0.9890	0.731	0.696	4.49%	0.1842
	2055	123,543	6,391,658	5,173.6%	244	21,779	1,126,782	5,173.6%	1.2312	0.9970	0.2820	0.9890	0.718	0.681	4.49%	0.1763
	2056	82,040	4,549,964	5,546.0%	171	13,841	767,629	5,546.0%	1.2312	0.9970	0.3004	0.9890	0.700	0.664	4.49%	0.1687
	2057	52,930	3,157,468	5,965.4%	115	8,546	509,800	5,965.4%	1.2312	0.9970	0.3293	0.9890	0.671	0.645	4.49%	0.1615
	2058	33,195	2,116,368	6,375.6%	75	5,129	327,016	6,375.6%	1.2312	0.9970	0.3452	0.9890	0.655	0.627	4.49%	0.1545
	2059	20,265	1,377,838	6,799.1%	47	2,997	203,748	6,799.1%	1.2312	0.9970	0.3734	0.9890	0.627	0.610	4.49%	0.1479
	2060	12,046	873,060	7,247.9%	29	1,705	123,554	7,247.9%	1.2312	0.9970	0.3922	0.9890	0.608	0.594	4.49%	0.1415
	2061	6,981	538,949	7,720.5%	16	945	72,992	7,720.5%	1.2312	0.9970	0.4298	0.9890	0.570	0.580	4.49%	0.1354
	2062	3,957	335,177	8,470.5%	9	513	43,443	8,470.5%	1.2312	0.9970	0.4466	0.9890	0.553	0.567	4.49%	0.1296
	2063	2,262	211,729	9,360.9%	5	281	26,263	9,360.9%	1.2312	0.9970	0.4726	0.9890	0.527	0.572	4.49%	0.1240
	2064	1,337	137,442	10,279.0%	3	159	16,315	10,279.0%	1.2312	0.9970	0.4012	0.9890	0.599	0.591	4.49%	0.1187
	2065	825	92,956	11,262.9%	2	94	10,560	11,262.9%	1.2312	0.9970	0.4167	0.9890	0.583	0.617	4.49%	0.1136
	2066	529	64,640	12,228.3%	1	57	7,028	12,228.3%	1.2312	0.9970	0.3571	0.9890	0.643	0.640	4.49%	0.1087
	2067	345	46,775	13,549.1%	1	36	4,867	13,549.1%	1.2312	0.9970	0.3889	0.9890	0.611	0.653	4.49%	0.1040
	2068	224	33,319	14,891.9%	0	22	3,318	14,891.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0996
	2069	144	24,534	17,008.5%	0	14	2,338	17,008.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0953
	2070	94	17,676	18,826.4%	0	9	1,612	18,826.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0912
	2071	60	13,432	22,524.0%	0	5	1,172	22,524.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0873
	2072	38	9,752	25,988.6%	0	3	815	25,988.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0835
	2073	24	7,207	29,800.5%	0	2	576	29,800.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0799
	2074	15	4,822	32,060.5%	0	1	369	32,060.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0765
	2075	9	2,955	32,407.0%	0	1	216	32,407.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0732
	2076-2096	7	2,543	35,864.1%	0	0	178	35,864.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0701
	Past	1,673,459,119	806,873,584	48.2%	1,270,378	2,351,151,085	1,035,091,238	44.0%								
	Future	1,398,003,457	4,771,294,896	341.3%	935,847	998,410,611	2,646,457,604	265.1%								
	Lifetime	3,071,462,576	5,578,168,480	181.6%	2,206,225	3,349,561,696	3,681,548,842	109.9%								

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms G.LTC5398 and G.LTC5498 issued under group policy G.LTC.1697
- The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Group Policy Form: G.LTC.1697

1. Accumulated value of initial earned premium	2,351,151,085	x	58%	=	1,363,667,629
2a. Accumulated value of earned premium	2,351,151,085				
2b. Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3. Present value of future projected initial earned premium	877,206,514		58%	=	508,779,778
4a. Present value of future projected premium	998,410,611				
4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	121,204,098		85%	=	103,023,483
5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**1,975,470,890**
6a. Accumulated value of incurred claims without the inclusion of active life reserves					1,035,091,238
6b. Present value of future projected incurred claims without the inclusion of active life reserves					2,646,457,604
7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**3,681,548,842**
8. Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Maryland Specific Experience Projections With No Future Increase
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.49%	2.2544
	1998	-	-	N/A	-	-	-	N/A							4.49%	2.1575
	1999	-	-	N/A	1	-	-	N/A							4.49%	2.0648
	2000	89,918	-	0.0%	334	177,677	-	0.0%							4.49%	1.9760
	2001	645,355	2,310	0.4%	686	1,220,394	4,368	0.4%							4.49%	1.8910
	2002	939,193	-	0.0%	920	1,699,706	-	0.0%							4.49%	1.8098
	2003	1,389,084	352,710	25.4%	1,280	2,405,828	610,878	25.4%							4.49%	1.7320
	2004	1,756,640	146,967	8.4%	1,496	2,911,628	243,597	8.4%							4.49%	1.6575
	2005	2,110,460	1,033,973	49.0%	1,631	3,347,706	1,640,134	49.0%							4.49%	1.5862
	2006	2,199,641	584,655	26.6%	1,602	3,339,175	887,538	26.6%							4.49%	1.5181
	2007	2,210,588	482,750	21.8%	1,563	3,211,532	701,336	21.8%							4.49%	1.4528
	2008	2,210,974	401,444	18.2%	1,532	3,074,010	558,145	18.2%							4.49%	1.3903
	2009	2,190,506	756,378	34.5%	1,506	2,914,627	1,006,416	34.5%							4.49%	1.3306
	2010	2,160,398	701,835	32.5%	1,473	2,750,994	893,698	32.5%							4.49%	1.2734
	2011	2,120,931	770,026	36.3%	1,436	2,584,636	938,379	36.3%							4.49%	1.2186
	2012	2,123,970	1,350,656	63.6%	1,409	2,477,071	1,575,197	63.6%							4.49%	1.1662
	2013	2,106,240	1,950,287	92.6%	1,390	2,350,797	2,176,736	92.6%							4.49%	1.1161
	2014	2,113,715	1,707,379	80.8%	1,365	2,257,724	1,823,704	80.8%							4.49%	1.0681
	2015	2,068,926	1,589,173	76.8%	1,330	2,114,883	1,624,473	76.8%							4.49%	1.0222
Projected Future Experience	2016	2,085,276	1,842,351	88.4%	1,284	2,039,962	1,802,316	88.4%	1.0000	N/A	0.0348	N/A	0.965	N/A	4.49%	0.9783
	2017	1,981,185	2,032,447	102.6%	1,236	1,854,815	1,902,808	102.6%	1.0000	N/A	0.0370	N/A	0.963	0.950	4.49%	0.9362
	2018	1,876,332	2,228,825	118.8%	1,187	1,681,135	1,996,957	118.8%	1.0000	N/A	0.0394	N/A	0.961	0.947	4.49%	0.8960
	2019	1,770,551	2,421,509	136.8%	1,138	1,518,163	2,076,328	136.8%	1.0000	N/A	0.0418	N/A	0.958	0.944	4.49%	0.8575
	2020	1,664,393	2,615,054	157.1%	1,087	1,365,787	2,145,891	157.1%	1.0000	N/A	0.0447	N/A	0.955	0.940	4.49%	0.8206
	2021	1,558,233	2,809,031	180.3%	1,036	1,223,705	2,205,976	180.3%	1.0000	N/A	0.0472	N/A	0.953	0.936	4.49%	0.7853
	2022	1,452,479	2,997,680	206.4%	983	1,091,620	2,252,924	206.4%	1.0000	N/A	0.0504	N/A	0.950	0.932	4.49%	0.7516
	2023	1,347,608	3,178,264	235.8%	931	969,264	2,285,959	235.8%	1.0000	N/A	0.0534	N/A	0.947	0.928	4.49%	0.7192
	2024	1,244,364	3,349,087	269.1%	878	856,531	2,305,271	269.1%	1.0000	N/A	0.0569	N/A	0.943	0.923	4.49%	0.6883
	2025	1,143,293	3,503,978	306.5%	825	753,130	2,308,203	306.5%	1.0000	N/A	0.0603	N/A	0.940	0.919	4.49%	0.6587
	2026	1,045,036	3,643,486	348.6%	772	658,811	2,296,925	348.6%	1.0000	N/A	0.0640	N/A	0.936	0.914	4.49%	0.6304
	2027	950,201	3,764,907	396.2%	720	573,274	2,271,440	396.2%	1.0000	N/A	0.0681	N/A	0.932	0.909	4.49%	0.6033
	2028	859,034	3,859,552	449.3%	668	495,992	2,228,440	449.3%	1.0000	N/A	0.0721	N/A	0.928	0.904	4.49%	0.5774
	2029	772,204	3,924,025	508.2%	617	426,691	2,168,268	508.2%	1.0000	N/A	0.0766	N/A	0.923	0.899	4.49%	0.5526
	2030	690,074	3,957,797	573.5%	567	364,917	2,092,916	573.5%	1.0000	N/A	0.0809	N/A	0.919	0.894	4.49%	0.5288
	2031	612,846	3,957,653	645.8%	518	310,146	2,002,872	645.8%	1.0000	N/A	0.0860	N/A	0.914	0.888	4.49%	0.5061
	2032	540,758	3,920,034	724.9%	471	261,900	1,898,551	724.9%	1.0000	N/A	0.0908	N/A	0.909	0.882	4.49%	0.4843
	2033	473,949	3,849,997	812.3%	426	219,675	1,784,473	812.3%	1.0000	N/A	0.0956	N/A	0.904	0.876	4.49%	0.4635
	2034	412,512	3,747,439	908.4%	382	182,980	1,662,269	908.4%	1.0000	N/A	0.1021	N/A	0.898	0.870	4.49%	0.4436
	2035	356,403	3,614,385	1,014.1%	342	151,295	1,534,328	1,014.1%	1.0000	N/A	0.1064	N/A	0.894	0.864	4.49%	0.4245
	2036	305,589	3,451,617	1,129.5%	303	124,148	1,402,244	1,129.5%	1.0000	N/A	0.1135	N/A	0.887	0.857	4.49%	0.4063
	2037	259,937	3,262,552	1,255.1%	267	101,062	1,268,456	1,255.1%	1.0000	N/A	0.1190	N/A	0.881	0.851	4.49%	0.3888
	2038	219,297	3,057,451	1,394.2%	233	81,596	1,137,614	1,394.2%	1.0000	N/A	0.1254	N/A	0.875	0.844	4.49%	0.3721
	2039	183,498	2,833,573	1,544.2%	203	65,341	1,008,990	1,544.2%	1.0000	N/A	0.1320	N/A	0.868	0.837	4.49%	0.3561
	2040	152,239	2,600,584	1,708.2%	175	51,880	886,218	1,708.2%	1.0000	N/A	0.1388	N/A	0.861	0.830	4.49%	0.3408
	2041	125,206	2,363,656	1,887.8%	149	40,833	770,852	1,887.8%	1.0000	N/A	0.1458	N/A	0.854	0.822	4.49%	0.3261
	2042	102,019	2,125,614	2,083.6%	126	31,841	663,419	2,083.6%	1.0000	N/A	0.1530	N/A	0.847	0.815	4.49%	0.3121
	2043	82,332	1,891,788	2,297.8%	106	24,592	565,058	2,297.8%	1.0000	N/A	0.1600	N/A	0.840	0.807	4.49%	0.2987
	2044	65,775	1,664,683	2,530.9%	88	18,802	475,849	2,530.9%	1.0000	N/A	0.1662	N/A	0.834	0.799	4.49%	0.2858
	2045	51,988	1,448,821	2,786.8%	73	14,222	396,342	2,786.8%	1.0000	N/A	0.1768	N/A	0.823	0.790	4.49%	0.2736
	2046	40,661	1,246,595	3,065.8%	59	10,645	326,360	3,065.8%	1.0000	N/A	0.1845	N/A	0.816	0.782	4.49%	0.2618
	2047	31,446	1,059,441	3,369.1%	48	7,879	265,440	3,369.1%	1.0000	N/A	0.1927	N/A	0.807	0.773	4.49%	0.2505
	2048	24,034	888,256	3,695.9%	38	5,763	212,983	3,695.9%	1.0000	N/A	0.2007	N/A	0.799	0.764	4.49%	0.2398
	2049	18,145	735,629	4,054.2%	30	4,164	168,804	4,054.2%	1.0000	N/A	0.2096	N/A	0.790	0.755	4.49%	0.2295
	2050	13,521	601,103	4,445.8%	24	2,969	132,005	4,445.8%	1.0000	N/A	0.2190	N/A	0.781	0.745	4.49%	0.2196
	2051	9,936	484,682	4,877.8%	18	2,088	101,863	4,877.8%	1.0000	N/A	0.2321	N/A	0.768	0.735	4.49%	0.2102
	2052	7,165	384,264	5,363.3%	14	1,441	77,287	5,363.3%	1.0000	N/A	0.2351	N/A	0.765	0.721	4.49%	0.2011
	2053	5,072	300,812	5,930.6%	10	976	57,901	5,930.6%	1.0000	N/A	0.2657	N/A	0.734	0.708	4.49%	0.1925
	2054	3,535	230,478	6,519.3%	8	651	42,456	6,519.3%	1.0000	N/A	0.2637	N/A	0.736	0.697	4.49%	0.1842
	2055	2,423	173,013	7,140.9%	5	427	30,500	7,140.9%	1.0000	N/A	0.2943	N/A	0.706	0.685	4.49%	0.1763
	2056	1,629	126,553	7,770.9%	4	275	21,351	7,770.9%	1.0000	N/A	0.2906	N/A	0.709	0.672	4.49%	0.1687
	2057	1,070	89,960	8,408.6%	3	173	14,525	8,408.6%	1.0000	N/A	0.3059	N/A	0.694	0.657	4.49%	0.1615
	2058	685	61,269	8,947.6%	2	106	9,467	8,947.6%	1.0000	N/A	0.3257	N/A	0.674	0.640	4.49%	0.1545
	2059	423	39,549	9,345.7%	1	63	5,848	9,345.7%	1.0000	N/A	0.4034	N/A	0.597	0.618	4.49%	0.1479
	2060	257	24,255	9,434.1%	1	36	3,433	9,434.1%	1.0000	N/A	0.3524	N/A	0.648	0.608	4.49%	0.1415
	2061	152	13,465	8,874.9%	0	21	1,824	8,874.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1354
	2062	84	6,726	8,029.7%	0	11	872	8,029.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1296
	2063	44	3,324	7,509.4%	0	5	412	7,509.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1240
	2064	25	1,401	5,711.4%	0	3	166	5,711.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1187
	2065	13	828	6,227.2%	0	2	94	6,227.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1136
	2066	8	308	3,957.7%	0	1	33	3,957.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1087
	2067	5	187	3,779.0%	0	1	19	3,779.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1040
	2068	3	107	3,500.5%	0	0	11	3,500.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0996
	2069	2	50	2,810.7%	0	0	5	2,810.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0953
	2070	1	17	1,568.5%	-	0	2	1,568.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0912
	2071	0	11	2,730.8%	-	0	1	2,730.8%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0873
	2072	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0835
	2073	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0799
	2074	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0765
	2075	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0732
	2076-2096	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0701
	Past	28,436,539	11,830,543	41.6%	20,954	38,838,388	14,684,599	37.8%								
	Future	24,544,951	96,390,125	392.7%	18,055	17,591,807	51,271,819	291.5%								
	Lifetime	52,981,490	108,220,667	204.3%	39,009	56,430,195	65,956,418	116.9%								

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms G.LTC5398 and G.LTC5498 issued under group policy G.LTC.1697

Attachment 1
Metropolitan Life Insurance Company
Maryland Specific Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.49%	2.2544
	1998	-	-	N/A	-	-	-	N/A							4.49%	2.1575
	1999	-	-	N/A	1	-	-	N/A							4.49%	2.0648
	2000	89,918	-	0.0%	334	177,677	-	0.0%							4.49%	1.9760
	2001	645,355	2,310	0.4%	686	1,220,394	4,368	0.4%							4.49%	1.8910
	2002	939,193	-	0.0%	920	1,699,706	-	0.0%							4.49%	1.8098
	2003	1,389,084	352,710	25.4%	1,280	2,405,828	610,878	25.4%							4.49%	1.7320
	2004	1,756,640	146,967	8.4%	1,496	2,911,628	243,597	8.4%							4.49%	1.6575
	2005	2,110,460	1,033,973	49.0%	1,631	3,347,706	1,640,134	49.0%							4.49%	1.5862
	2006	2,199,641	584,655	26.6%	1,602	3,339,175	887,538	26.6%							4.49%	1.5181
	2007	2,210,588	482,750	21.8%	1,563	3,211,532	701,336	21.8%							4.49%	1.4528
	2008	2,210,974	401,444	18.2%	1,532	3,074,010	558,145	18.2%							4.49%	1.3903
	2009	2,190,506	756,378	34.5%	1,506	2,914,627	1,006,416	34.5%							4.49%	1.3306
	2010	2,160,398	701,835	32.5%	1,473	2,750,994	893,698	32.5%							4.49%	1.2734
	2011	2,120,931	770,026	36.3%	1,436	2,584,636	938,379	36.3%							4.49%	1.2186
	2012	2,123,970	1,350,656	63.6%	1,409	2,477,071	1,575,197	63.6%							4.49%	1.1662
	2013	2,106,240	1,950,287	92.6%	1,390	2,350,797	2,176,736	92.6%							4.49%	1.1161
	2014	2,113,715	1,707,379	80.8%	1,365	2,257,724	1,823,704	80.8%							4.49%	1.0681
	2015	2,068,926	1,589,173	76.8%	1,330	2,114,883	1,624,473	76.8%							4.49%	1.0222
Projected Future Experience	2016	2,085,276	1,842,351	88.4%	1,284	2,039,962	1,802,316	88.4%	1.0000	1.0000	0.0348	1.0000	0.965	N/A	4.49%	0.9783
	2017	1,981,185	2,032,447	102.6%	1,236	1,854,815	1,902,808	102.6%	1.0000	1.0000	0.0370	1.0000	0.963	0.950	4.49%	0.9362
	2018	1,962,987	2,211,944	112.7%	1,180	1,758,774	1,981,833	112.7%	1.0542	0.9984	0.0451	0.9940	0.955	0.947	4.49%	0.8960
	2019	1,980,417	2,387,688	120.6%	1,125	1,698,113	2,047,328	120.6%	1.1344	0.9970	0.0467	0.9890	0.953	0.944	4.49%	0.8575
	2020	1,987,090	2,578,530	129.8%	1,075	1,630,590	2,115,920	129.8%	1.2108	0.9970	0.0447	0.9890	0.955	0.940	4.49%	0.8206
	2021	1,888,308	2,769,798	146.7%	1,024	1,482,918	2,175,165	146.7%	1.2290	0.9970	0.0472	0.9890	0.953	0.936	4.49%	0.7853
	2022	1,763,316	2,955,811	167.6%	973	1,325,230	2,221,457	167.6%	1.2312	0.9970	0.0504	0.9890	0.950	0.932	4.49%	0.7516
	2023	1,636,002	3,133,873	191.6%	921	1,176,690	2,254,031	191.6%	1.2312	0.9970	0.0534	0.9890	0.947	0.928	4.49%	0.7192
	2024	1,510,663	3,302,311	218.6%	868	1,039,832	2,273,073	218.6%	1.2312	0.9970	0.0569	0.9890	0.943	0.923	4.49%	0.6883
	2025	1,387,962	3,455,038	248.9%	816	914,303	2,275,965	248.9%	1.2312	0.9970	0.0603	0.9890	0.940	0.919	4.49%	0.6587
	2026	1,268,678	3,592,597	283.2%	764	799,799	2,264,844	283.2%	1.2312	0.9970	0.0640	0.9890	0.936	0.914	4.49%	0.6304
	2027	1,153,547	3,712,323	321.8%	712	695,957	2,239,714	321.8%	1.2312	0.9970	0.0681	0.9890	0.932	0.909	4.49%	0.6033
	2028	1,042,871	3,805,645	364.9%	660	602,136	2,197,315	364.9%	1.2312	0.9970	0.0721	0.9890	0.928	0.904	4.49%	0.5774
	2029	937,458	3,869,218	412.7%	610	518,004	2,137,984	412.7%	1.2312	0.9970	0.0766	0.9890	0.923	0.899	4.49%	0.5526
	2030	837,752	3,902,519	465.8%	560	443,010	2,063,684	465.8%	1.2312	0.9970	0.0809	0.9890	0.919	0.894	4.49%	0.5288
	2031	743,997	3,902,376	524.5%	512	376,519	1,974,897	524.5%	1.2312	0.9970	0.0860	0.9890	0.914	0.888	4.49%	0.5061
	2032	656,482	3,865,282	588.8%	466	317,947	1,872,034	588.8%	1.2312	0.9970	0.0908	0.9890	0.909	0.882	4.49%	0.4843
	2033	575,376	3,796,224	659.8%	421	266,686	1,759,550	659.8%	1.2312	0.9970	0.0956	0.9890	0.904	0.876	4.49%	0.4635
	2034	500,791	3,695,099	737.9%	378	222,138	1,639,052	737.9%	1.2312	0.9970	0.1021	0.9890	0.898	0.870	4.49%	0.4436
	2035	432,675	3,563,903	823.7%	338	183,673	1,512,898	823.7%	1.2312	0.9970	0.1064	0.9890	0.894	0.864	4.49%	0.4245
	2036	370,986	3,403,408	917.4%	300	150,716	1,382,659	917.4%	1.2312	0.9970	0.1135	0.9890	0.887	0.857	4.49%	0.4063
	2037	315,564	3,216,984	1,019.4%	264	122,689	1,250,740	1,019.4%	1.2312	0.9970	0.1190	0.9890	0.881	0.851	4.49%	0.3888
	2038	266,228	3,014,748	1,132.4%	231	99,058	1,121,725	1,132.4%	1.2312	0.9970	0.1254	0.9890	0.875	0.844	4.49%	0.3721
	2039	222,767	2,793,997	1,254.2%	200	79,324	994,897	1,254.2%	1.2312	0.9970	0.1320	0.9890	0.868	0.837	4.49%	0.3561
	2040	184,819	2,564,262	1,387.4%	173	62,982	873,840	1,387.4%	1.2312	0.9970	0.1388	0.9890	0.861	0.830	4.49%	0.3408
	2041	152,000	2,330,643	1,533.3%	147	49,571	760,085	1,533.3%	1.2312	0.9970	0.1458	0.9890	0.854	0.822	4.49%	0.3261
	2042	123,851	2,095,926	1,692.3%	125	38,655	654,153	1,692.3%	1.2312	0.9970	0.1530	0.9890	0.847	0.815	4.49%	0.3121
	2043	99,952	1,865,365	1,866.3%	105	29,855	557,166	1,866.3%	1.2312	0.9970	0.1600	0.9890	0.840	0.807	4.49%	0.2987
	2044	79,851	1,641,433	2,055.6%	87	22,826	469,203	2,055.6%	1.2312	0.9970	0.1662	0.9890	0.834	0.799	4.49%	0.2858
	2045	63,114	1,428,586	2,263.5%	72	17,266	390,806	2,263.5%	1.2312	0.9970	0.1768	0.9890	0.823	0.790	4.49%	0.2736
	2046	49,363	1,229,183	2,490.1%	59	12,923	321,802	2,490.1%	1.2312	0.9970	0.1845	0.9890	0.816	0.782	4.49%	0.2618
	2047	38,176	1,044,644	2,736.4%	47	9,565	261,733	2,736.4%	1.2312	0.9970	0.1927	0.9890	0.807	0.773	4.49%	0.2505
	2048	29,177	875,849	3,001.8%	38	6,996	210,008	3,001.8%	1.2312	0.9970	0.2007	0.9890	0.799	0.764	4.49%	0.2398
	2049	22,028	725,354	3,292.9%	30	5,055	166,446	3,292.9%	1.2312	0.9970	0.2096	0.9890	0.790	0.755	4.49%	0.2295
	2050	16,414	592,708	3,611.0%	23	3,605	130,161	3,611.0%	1.2312	0.9970	0.2190	0.9890	0.781	0.745	4.49%	0.2196
	2051	12,063	477,913	3,961.9%	18	2,535	100,440	3,961.9%	1.2312	0.9970	0.2321	0.9890	0.768	0.735	4.49%	0.2102
	2052	8,698	378,897	4,356.1%	14	1,749	76,207	4,356.1%	1.2312	0.9970	0.2351	0.9890	0.765	0.721	4.49%	0.2011
	2053	6,158	296,610	4,816.9%	10	1,185	57,092	4,816.9%	1.2312	0.9970	0.2657	0.9890	0.734	0.708	4.49%	0.1925
	2054	4,292	227,259	5,295.1%	7	791	41,863	5,295.1%	1.2312	0.9970	0.2637	0.9890	0.736	0.697	4.49%	0.1842
	2055	2,941	170,597	5,799.9%	5	519	30,074	5,799.9%	1.2312	0.9970	0.2943	0.9890	0.706	0.685	4.49%	0.1763
	2056	1,977	124,785	6,311.6%	4	334	21,053	6,311.6%	1.2312	0.9970	0.2906	0.9890	0.709	0.672	4.49%	0.1687
	2057	1,299	88,704	6,829.6%	3	210	14,322	6,829.6%	1.2312	0.9970	0.3059	0.9890	0.694	0.657	4.49%	0.1615
	2058	831	60,413	7,267.4%	2	128	9,335	7,267.4%	1.2312	0.9970	0.3257	0.9890	0.674	0.640	4.49%	0.1545
	2059	514	38,997	7,590.7%	1	76	5,767	7,590.7%	1.2312	0.9970	0.4034	0.9890	0.597	0.618	4.49%	0.1479
	2060	312	23,916	7,662.5%	1	44	3,385	7,662.5%	1.2312	0.9970	0.3524	0.9890	0.648	0.608	4.49%	0.1415
	2061	184	13,277	7,208.3%	0	25	1,798	7,208.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1354
	2062	102	6,633	6,521.9%	0	13	860	6,521.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1296
	2063	54	3,277	6,099.3%	0	7	407	6,099.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1240
	2064	30	1,381	4,638.9%	0	4	164	4,638.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1187
	2065	16	817	5,057.9%	0	2	93	5,057.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1136
	2066	9	303	3,214.5%	0	1	33	3,214.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1087
	2067	6	184	3,069.4%	0	1	19	3,069.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1040
	2068	4	106	2,843.2%	0	0	11	2,843.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0996
	2069	2	49	2,282.9%	0	0	5	2,282.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0953
	2070	1	17	1,274.0%	-	0	2	1,274.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0912
	2071	0	11	2,218.0%	-	0	1	2,218.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0873
	2072	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0835
	2073	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0799
	2074	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0765
	2075	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0732
	2076-2096	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0701
	Past	28,436,539	11,830,543	41.6%	20,954	38,838,388	14,684,599	37.8%								
	Future	28,406,617	95,112,213	334.8%	17,890	20,065,805	50,620,223	252.3%								
	Lifetime	56,843,156	106,942,755	188.1%	38,844	58,904,194	65,304,822	110.9%								

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms G.LTC5398 and G.LTC5498 issued under group policy G.LTC.1697
- The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

Attachment 2
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Forms: G.LTC5398 and G.LTC5498
Comparison of Original Pricing and Current Best Estimate Assumptions

Original Pricing Assumptions | **Current Best Estimate Assumptions**

Discount Rate

Original: 6.25%

Current: 4.49%

Voluntary Lapse Rates

Original:

Policy Duration	Lapse Rate
1	11.00%
2	5.30%
3	5.10%
4	4.90%
5	4.80%
6	4.70%
7	4.65%
8	4.60%
9	4.55%
10+	4.50%

Current:

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

Active Life Mortality Rates

Original: Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading.

Current: 88% Annuity 2000 Basic Table with Mortality Selection Factors of:

Policy Duration	Mortality Selection
1	25.00%
2	50.00%
3	55.00%
4	65.00%
5	70.00%
6	75.00%
7	80.00%
8	85.00%
9	90.00%
10	95.00%
11+	100.00%

Morbidity:

Incidence

Original: Incidence rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.

Current: Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

Attained Age	Facility Care		Home Care	
	Male	Female	Male	Female
81	1.62%	1.89%	1.49%	1.48%
82	1.93%	2.31%	1.79%	1.65%
83	2.25%	2.75%	1.92%	1.85%
84	2.44%	3.31%	2.24%	2.05%
85	2.55%	3.85%	2.43%	2.30%

Continuance

Original: Continuance rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.

Current: Termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.

Utilization

Original: Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.

Current:

Home Care	Facility Care
72%	87%

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Lapse

Lapse (AARP-Met)			
Policy Duration	**Actual**	**Expected ***	**A/E%**
1	6,624	6,653	99.57%
2	3,765	4,040	93.19%
3	2,702	2,795	96.67%
4	2,056	2,177	94.44%
5	1,545	1,595	96.86%
6	1,410	1,301	108.39%
7	1,207	1,018	118.54%
8	1,052	991	106.11%
9	906	937	96.67%
10	845	864	97.78%
11	752	772	97.42%
12	557	657	84.75%
13	438	512	85.51%
14+	703	780	90.18%

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Mortality

Mortality (AARP-Met)			
Policy Duration	**Actual**	**Expected ***	**A/E%**
1	535	534	100.22%
2	923	1,113	82.96%
3	1,110	1,297	85.55%
4	1,316	1,637	80.39%
5	1,529	1,874	81.59%
6	1,656	2,093	79.11%
7	1,798	2,308	77.89%
8	1,931	2,475	78.03%
9	1,976	2,597	76.08%
10	2,042	2,655	76.90%
11	1,926	2,463	78.18%
12	1,714	2,058	83.30%
13	1,473	1,673	88.07%
14+	2,710	2,829	95.80%

* The expecteds are based on current best estimate assumptions.

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Incidence

Incidence (AARP-Met)												
	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
Calendar Year	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%
2001	4	2	169%	5	2	227%	2	2	124%	1	1	69%
2002	21	15	144%	13	13	100%	10	9	111%	7	9	82%
2003	50	41	123%	52	35	147%	24	24	100%	24	22	109%
2004	72	71	102%	63	61	103%	43	42	103%	48	38	127%
2005	111	100	111%	83	83	100%	57	59	96%	49	52	94%
2006	139	138	101%	126	109	115%	99	81	122%	83	70	119%
2007	189	178	106%	153	135	113%	102	104	98%	92	87	106%
2008	243	222	109%	178	159	112%	117	127	92%	106	103	103%
2009	285	266	107%	180	181	100%	143	148	97%	97	117	83%
2010	295	309	95%	214	200	107%	169	169	100%	121	131	93%
2011	352	352	100%	180	216	83%	216	189	114%	116	140	83%
2012	411	398	103%	233	232	101%	212	208	102%	134	150	89%
2013	418	445	94%	241	245	98%	235	228	103%	169	158	107%
2014	464	482	96%	238	260	92%	225	243	93%	175	167	105%
2015	448	504	89%	221	266	83%	216	254	85%	165	170	97%
Total	3,502	3,523	99%	2,180	2,198	99%	1,870	1,886	99%	1,387	1,413	98%

[1] Based on actual experience through 12/31/2015 including adjustments for incurred but not reported claims.
[2] The expected claims are based on current best estimate assumptions.

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Claim Termination

	Claim Termination (AARP-Met)						
Calendar Year	Actual Deaths	Expected Deaths[1]	Actual Recoveries	Expected Recoveries[1]	Deaths A/E%	Recoveries A/E%	Total A/E%
1991	1	1	1	0	84%	393%	138%
1992	6	4	2	1	138%	221%	153%
1993	10	9	6	2	107%	332%	143%
1994	22	25	5	5	88%	110%	91%
1995	37	38	7	7	96%	106%	97%
1996	59	56	13	9	106%	138%	111%
1997	73	73	25	12	100%	200%	114%
1998	106	90	20	16	118%	129%	120%
1999	122	118	110	19	104%	564%	169%
2000	125	157	34	26	79%	130%	87%
2001	217	211	33	35	103%	94%	102%
2002	291	297	51	49	98%	103%	99%
2003	374	394	73	67	95%	109%	97%
2004	507	515	101	88	98%	115%	101%
2005	619	633	128	110	98%	117%	101%
2006	771	788	173	133	98%	130%	102%
2007	895	923	143	152	97%	94%	97%
2008	1,069	1,091	173	184	98%	94%	97%
2009	1,251	1,258	163	211	99%	77%	96%
2010	1,430	1,433	226	238	100%	95%	99%
2011	1,621	1,589	210	262	102%	80%	99%
2012	1,728	1,780	209	294	97%	71%	93%
2013	2,015	1,985	268	334	102%	80%	98%
2014	2,222	2,113	358	356	105%	101%	105%
2015 (through Q2)	1,162	1,257	300	213	92%	141%	99%
Total	16,733	16,839	2,832	2,823	99%	100%	100%

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

Attachment 4
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Rate Increase
Group Policy Form: G.LTC1697, Certificate Forms: G.LTC5398 and G.LTC5498
Actual to Expected Loss Ratios by Duration

	Actual / Projected Experience			Expected Pricing Experience			
	Actual Experience through 12/31/2015 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	67,782,673	5,347,359	7.9%	67,782,673	5,076,371	7.5%	1.05
2	126,439,569	11,511,284	9.1%	126,439,569	22,358,218	17.7%	0.51
3	124,429,437	23,582,236	19.0%	114,596,135	29,732,500	25.9%	0.73
4	123,529,953	34,378,286	27.8%	103,691,898	36,127,038	34.8%	0.80
5	122,877,531	34,181,793	27.8%	93,605,797	42,846,607	45.8%	0.61
6	122,390,785	42,430,986	34.7%	84,124,471	52,586,317	62.5%	0.55
7	121,795,007	45,341,480	37.2%	75,151,487	55,568,242	73.9%	0.50
8	120,962,666	51,676,063	42.7%	66,585,503	55,777,328	83.8%	0.51
9	119,776,899	66,146,558	55.2%	58,969,399	56,835,843	96.4%	0.57
10	118,265,393	65,436,593	55.3%	52,093,131	56,780,484	109.0%	0.51
11	116,548,674	73,064,261	62.7%	45,766,147	55,764,902	121.8%	0.51
12	114,509,311	83,647,522	73.0%	40,005,992	55,945,919	139.8%	0.52
13	112,376,991	92,979,848	82.7%	34,784,211	54,817,173	157.6%	0.53
14	109,879,361	102,542,044	93.3%	30,090,896	52,495,910	174.5%	0.53
15	106,652,787	107,088,585	100.4%	25,898,807	51,471,445	198.7%	0.51
16	102,892,915	117,184,213	113.9%	22,164,544	49,363,348	222.7%	0.51
17	98,755,968	128,703,089	130.3%	18,863,411	46,611,666	247.1%	0.53
18	93,947,014	139,531,207	148.5%	15,963,262	44,721,570	280.2%	0.53
19	88,287,912	151,055,649	171.1%	13,433,246	41,944,442	312.2%	0.55
20	82,297,825	160,542,369	195.1%	11,251,866	38,965,506	346.3%	0.56
21	76,339,359	169,749,516	222.4%	9,366,440	36,713,604	392.0%	0.57
22	70,475,504	178,144,216	252.8%	7,750,417	34,094,358	439.9%	0.57
23	64,740,101	185,666,421	286.8%	6,386,153	31,345,604	490.8%	0.58
24	59,163,994	192,135,493	324.8%	5,225,982	29,010,603	555.1%	0.59
25	53,778,192	197,267,278	366.8%	4,262,396	26,649,090	625.2%	0.59
26	48,612,340	201,054,516	413.6%	3,450,738	24,332,058	705.1%	0.59
27	43,694,056	203,404,752	465.5%	2,785,393	22,418,319	804.9%	0.58
28	39,044,002	204,230,317	523.1%	2,231,812	20,478,029	917.6%	0.57
29	34,679,161	203,519,625	586.9%	1,785,843	18,486,835	1035.2%	0.57
30	30,611,117	201,276,208	657.5%	1,408,062	16,858,003	1197.2%	0.55
31	26,846,004	197,512,178	735.7%	1,109,916	15,256,760	1374.6%	0.54
32	23,386,757	192,264,723	822.1%	867,737	13,708,182	1579.8%	0.52
33	20,232,337	185,560,759	917.1%	672,632	12,336,019	1834.0%	0.50
34	17,377,621	177,475,212	1021.3%	522,831	10,936,575	2091.8%	0.49
35	14,813,364	168,037,415	1134.4%	396,774	9,621,196	2424.9%	0.47
36	12,528,072	157,478,915	1257.0%	300,106	8,453,265	2816.8%	0.45
37	10,508,879	146,045,477	1389.7%	225,273	7,309,062	3244.5%	0.43
38	8,741,458	134,051,848	1533.5%	171,447	6,229,143	3633.3%	0.42
39	7,207,230	121,689,269	1688.4%	125,291	5,194,222	4145.7%	0.41
40	5,887,555	109,185,903	1854.5%	86,525	4,242,865	4903.6%	0.38
41	4,763,445	96,903,951	2034.3%	59,754	2,930,096	4903.6%	0.41
42	3,815,602	85,037,813	2228.7%	41,266	2,023,506	4903.6%	0.45
43	3,024,765	73,749,737	2438.2%	28,498	1,397,421	4903.6%	0.50
44	2,371,794	63,221,180	2665.5%	19,680	965,050	4903.6%	0.54
45	1,838,383	53,579,913	2914.5%	13,591	666,458	4903.6%	0.59
46	1,407,662	44,903,975	3190.0%	9,386	460,251	4903.6%	0.65
47	1,064,857	37,156,985	3489.4%	6,482	317,847	4903.6%	0.71
48	795,182	30,325,277	3813.6%	4,476	219,503	4903.6%	0.78
49	585,196	24,374,444	4165.2%	3,091	151,587	4903.6%	0.85
50	423,761	19,238,949	4540.1%	2,135	104,685	4903.6%	0.93
51	301,533	14,880,277	4934.9%	1,474	72,295	4903.6%	1.01
52	210,710	11,232,635	5330.8%	1,018	49,927	4903.6%	1.09
53	144,174	8,251,088	5723.0%	703	34,479	4903.6%	1.17
54	96,094	5,875,614	6114.4%	486	23,811	4903.6%	1.25
55	61,996	4,022,510	6488.4%	335	16,444	4903.6%	1.32
56	38,470	2,631,259	6839.7%	232	11,356	4903.6%	1.39
57	22,823	1,624,395	7117.4%	160	7,842	4903.6%	1.45
58	12,798	951,313	7433.6%	110	5,416	4903.6%	1.52
59	6,711	537,344	8007.3%	76	3,740	4903.6%	1.63
60	3,278	307,115	9367.9%	53	2,583	4903.6%	1.91
Lifetime	2,884,055,004	5,640,927,236	195.6%	1,150,587,218	1,268,928,919	110.3%	1.77
Lifetime*	1,661,370,209	1,911,729,669	115.1%	754,286,086	550,642,431	73.0%	1.58

Note:
* Columns A and B are discounted back to the inception date at an interest rate of 4.49%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 6.25%.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Rate Increase
Group Policy Form: G.LTC1697, Certificate Forms: G.LTC5398 and G.LTC5498
Actual to Expected Loss Ratios by Calendar Year

		Actual / Projected Experience			Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2015		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.49% (on C)	Expected at 6.25% (on F)	Actual to Expected Ratio
	1997	35,397	0	0.0%	35,397	2,651	7.5%	0.00	0.0%	7.5%	0.00
	1998	2,709,604	68,198	2.5%	972,967	91,928	9.4%	0.27	2.5%	9.4%	0.26
	1999	13,623,438	1,218,378	8.9%	7,607,979	994,205	13.1%	0.68	7.8%	12.6%	0.62
	2000	33,640,515	3,784,749	11.3%	24,268,678	3,798,867	15.7%	0.72	10.1%	14.8%	0.68
	2001	56,030,732	9,542,806	17.0%	44,791,679	8,324,849	18.6%	0.92	13.7%	16.9%	0.81
	2002	73,030,614	15,466,210	21.2%	60,025,634	13,452,324	22.4%	0.94	16.6%	19.2%	0.86
	2003	93,258,676	21,382,522	22.9%	71,429,320	19,165,048	26.8%	0.85	18.6%	21.6%	0.86
	2004	110,391,364	27,556,797	25.0%	85,117,480	26,420,959	31.0%	0.80	20.3%	24.1%	0.84
Historical Experience	2005	120,405,983	31,288,106	26.0%	91,064,154	33,465,043	36.7%	0.71	21.6%	26.7%	0.81
	2006	122,056,862	46,138,589	37.8%	87,913,941	38,989,799	44.3%	0.85	24.4%	29.5%	0.83
	2007	122,545,837	41,747,270	34.1%	80,909,262	43,235,169	53.4%	0.64	25.8%	32.4%	0.80
	2008	122,235,837	55,569,213	45.5%	73,839,187	46,832,460	63.4%	0.72	28.2%	35.4%	0.80
	2009	120,757,506	57,171,692	47.3%	66,611,880	49,319,232	74.0%	0.64	30.1%	38.2%	0.79
	2010	119,346,889	65,016,196	54.5%	59,761,091	50,716,026	84.9%	0.64	32.3%	41.0%	0.79
	2011	116,674,370	74,542,532	63.9%	53,382,242	51,457,567	96.4%	0.66	34.7%	43.6%	0.80
	2012	115,249,590	86,299,083	74.9%	47,489,766	51,705,162	108.9%	0.69	37.4%	46.1%	0.81
	2013	112,701,598	86,366,307	76.6%	42,061,500	51,510,547	122.5%	0.63	39.7%	48.4%	0.82
	2014	110,776,029	88,987,863	80.3%	37,082,020	51,055,866	137.7%	0.58	41.9%	50.6%	0.83
	2015	107,988,278	94,727,074	87.7%	32,514,070	50,254,996	154.6%	0.57	44.0%	52.7%	0.84
	2016	108,209,580	114,512,978	105.8%	28,360,921	49,066,112	173.0%	0.61	46.7%	54.7%	0.85
	2017	102,230,496	124,628,890	121.9%	24,608,614	47,654,154	193.6%	0.63	49.5%	56.5%	0.88
	2018	96,241,863	134,716,792	140.0%	21,239,889	45,994,786	216.5%	0.65	52.5%	58.2%	0.90
	2019	90,250,935	144,420,176	160.0%	18,234,156	44,097,511	241.8%	0.66	55.5%	59.7%	0.93
	2020	84,290,375	153,662,631	182.3%	15,568,954	42,101,837	270.4%	0.67	58.7%	61.1%	0.96
	2021	78,389,475	162,476,460	207.3%	13,221,671	39,983,003	302.4%	0.69	61.9%	62.4%	0.99
	2022	72,572,798	170,688,803	235.2%	11,169,056	37,751,822	338.0%	0.70	65.1%	63.6%	1.02
	2023	66,868,294	178,131,929	266.4%	9,384,962	35,531,103	378.6%	0.70	68.4%	64.6%	1.06
	2024	61,310,409	184,622,504	301.1%	7,843,627	33,330,506	424.9%	0.71	71.7%	65.6%	1.09
	2025	55,929,712	190,029,630	339.8%	6,521,274	31,144,887	477.6%	0.71	75.0%	66.4%	1.13
	2026	50,756,852	194,225,515	382.7%	5,393,758	29,026,844	538.2%	0.71	78.2%	67.2%	1.16
	2027	45,819,299	197,155,517	430.3%	4,438,459	26,974,191	607.7%	0.71	81.3%	67.8%	1.20
	2028	41,127,185	198,669,935	483.1%	3,632,465	24,985,793	687.8%	0.70	84.4%	68.4%	1.23
	2029	36,707,642	198,777,896	541.5%	2,956,374	23,100,125	781.4%	0.69	87.4%	68.9%	1.27
	2030	32,576,133	197,477,055	606.2%	2,392,483	21,298,916	890.2%	0.68	90.2%	69.4%	1.30
	2031	28,733,954	194,752,921	677.8%	1,925,444	19,553,694	1015.5%	0.67	92.9%	69.8%	1.33
	2032	25,185,449	190,561,273	756.6%	1,539,599	17,882,501	1161.5%	0.65	95.5%	70.1%	1.36
	2033	21,931,559	184,914,044	843.1%	1,223,051	16,278,860	1331.0%	0.63	97.8%	70.4%	1.39
Projected Experience	2034	18,969,144	178,002,428	938.4%	964,750	14,732,658	1527.1%	0.61	100.1%	70.7%	1.42
	2035	16,291,741	169,885,353	1042.8%	755,712	13,248,027	1753.1%	0.59	102.1%	70.9%	1.44
	2036	13,890,413	160,611,790	1156.3%	588,376	11,811,021	2007.4%	0.58	103.9%	71.1%	1.46
	2037	11,753,103	150,422,711	1279.9%	454,196	10,415,240	2293.1%	0.56	105.6%	71.2%	1.48
	2038	9,866,628	139,498,709	1413.8%	346,379	9,049,828	2612.7%	0.54	107.1%	71.4%	1.50
	2039	8,215,741	128,080,469	1559.0%	260,701	7,679,371	2945.7%	0.53	108.4%	71.5%	1.52
	2040	6,783,431	116,415,617	1716.2%	194,229	6,323,119	3255.5%	0.53	109.6%	71.5%	1.53
	2041	5,552,174	104,689,235	1885.6%	142,747	5,061,175	3545.6%	0.53	110.6%	71.6%	1.54
	2042	4,503,193	93,158,981	2068.7%	102,880	3,943,795	3833.4%	0.54	111.4%	71.6%	1.56
	2043	3,617,520	82,029,845	2267.6%	72,939	2,950,394	4045.0%	0.56	112.2%	71.7%	1.56
	2044	2,877,365	71,474,220	2484.0%	51,331	2,127,834	4145.3%	0.60	112.8%	71.7%	1.57
	2045	2,265,246	61,604,904	2719.6%	36,021	1,505,905	4180.6%	0.65	113.3%	71.7%	1.58
	2046	1,764,381	52,513,580	2976.3%	25,231	1,060,338	4202.5%	0.71	113.7%	71.7%	1.59
	2047	1,358,426	44,255,860	3257.9%	17,669	743,050	4205.4%	0.77	114.0%	71.7%	1.59
	2048	1,033,785	36,843,198	3563.9%	12,373	520,439	4206.2%	0.85	114.3%	71.7%	1.59
	2049	777,313	30,279,132	3895.4%	8,665	364,557	4207.3%	0.93	114.5%	71.7%	1.60
	2050	577,126	24,538,575	4251.9%	6,069	255,394	4208.5%	1.01	114.6%	71.7%	1.60
	2051	422,515	19,581,340	4634.5%	4,249	178,932	4210.7%	1.10	114.8%	71.7%	1.60
	2052	303,812	15,353,781	5053.7%	2,975	125,368	4214.6%	1.20	114.9%	71.7%	1.60
	2053	214,752	11,800,178	5494.8%	2,082	87,758	4214.6%	1.30	114.9%	71.7%	1.60
	2054	149,395	8,860,069	5930.6%	1,458	61,430	4214.6%	1.41	115.0%	71.7%	1.60
	2055	101,765	6,482,195	6369.8%	1,020	43,001	4214.6%	1.51	115.0%	71.7%	1.60
	2056	67,578	4,614,413	6828.3%	714	30,101	4214.6%	1.62	115.0%	71.7%	1.60
	2057	43,599	3,202,193	7344.6%	500	21,071	4214.6%	1.74	115.0%	71.7%	1.60
	2058	27,343	2,146,346	7849.7%	350	14,745	4214.6%	1.86	115.1%	71.7%	1.60
	2059	16,693	1,397,355	8371.1%	243	10,226	4214.6%	1.99	115.1%	71.7%	1.60
	2060	9,922	885,426	8923.6%	163	6,854	4214.6%	2.12	115.1%	71.7%	1.60

Past	1,673,459,119	806,873,584	48.2%	966,878,247	590,792,697	61.1%	0.79	41.9%	50.6%	0.83
Future	1,210,586,116	4,833,052,851	399.2%	183,708,777	678,128,276	369.1%	1.08	281.1%	272.6%	1.03
Lifetime	2,884,045,235	5,639,926,435	195.6%	1,150,587,024	1,268,920,973	110.3%	1.77	115.1%	72.0%	1.60