

SERFF Tracking Number: META-125805278 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 40206
Company Tracking Number: W08-3 CR (VIP2)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance Rate Filing
Project Name/Number: LTC2-IDEAL-AR/W08-3 CR (VIP2)

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual Long Term Care SERFF Tr Num: META-125805278 State: ArkansasLH
Insurance Rate Filing

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 40206

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: W08-3 CR (VIP2)

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Sandra Bennett, Ruth Rivera, Linda Williams

Disposition Date: 10/22/2008

Date Submitted: 09/08/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: LTC2-IDEAL-AR

Status of Filing in Domicile:

Project Number: W08-3 CR (VIP2)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/22/2008

Deemer Date:

State Status Changed: 10/22/2008

Corresponding Filing Tracking Number: W08-3 CR (VIP2)

Filing Description:

Carolyn J. Roth

Director

Institutional Business Contracts

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The enclosed actuarial memoranda contain information that is proprietary to MetLife. For example, they contain statistics, assumptions and other information that are proprietary trade secrets of MetLife. Disclosure of this information would have an adverse affect and cause injury to MetLife's competitive position in the long-term care marketplace. Therefore, we request that the Department treat these materials as confidential, to the extent permitted by applicable by law and not release them to any third parties. We further request that the Department notify Shen Wu, Vice President and Actuary at (908) 253-1899 if any third party requests access to this information so that MetLife has an opportunity to oppose any request for disclosure if necessary.

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Carolyn Roth

Company and Contact

Filing Contact Information

Kris Ann E. Cappelluti, Sr. Analyst-Contracts kcappelluti@metlife.com
Dev.

MetLife (212) 578-3029 [Phone]
New York, NY 10036-6796 (212) 578-3874[FAX]

Filing Company Information

Metropolitan Life Insurance Company.	CoCode: 65978	State of Domicile: New York
1MetLife Plaza	Group Code: -99	Company Type: Life
Long Island City, NY 11101-4015	Group Name:	State ID Number:
(111) 111-1111 ext. [Phone]	FEIN Number: 13-5581829	

Filing Fees

SERFF Tracking Number: META-125805278 State: Arkansas
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Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100.00 per rate filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$100.00	09/08/2008	22352823

SERFF Tracking Number: META-125805278 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Harris Shearer	10/22/2008	10/22/2008

SERFF Tracking Number: *META-125805278* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *40206*
Company Tracking Number: *W08-3 CR (VIP2)*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long Term Care Insurance Rate Filing*
Project Name/Number: *LTC2-IDEAL-AR/W08-3 CR (VIP2)*

Disposition

Disposition Date: 10/22/2008

Implementation Date:

Status: Approved

Comment: Rates are approved for new business only.

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125805278 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 40206
 Company Tracking Number: W08-3 CR (VIP2)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long Term Care Insurance Rate Filing
 Project Name/Number: LTC2-IDEAL-AR/W08-3 CR (VIP2)

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	NAIC Transmittal Form - VIP2		Yes
Supporting Document	ARCERTREG19		Yes
Supporting Document	LTC Exp Forms ABC (MetLife)_2007		Yes
Rate	VIP2 Rates 2008 Generic		Yes

SERFF Tracking Number: *META-125805278* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *40206*
Company Tracking Number: *W08-3 CR (VIP2)*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long Term Care Insurance Rate Filing*
Project Name/Number: *LTC2-IDEAL-AR/W08-3 CR (VIP2)*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125805278 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 40206
 Company Tracking Number: W08-3 CR (VIP2)
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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	VIP2 Rates 2008 Generic	LTC2-IDEAL-AR, Other LTC2-FAC-AR, et al, LTC2-VAL-AR, et al, et al, LTC2-PREM-AR. et al			VIP2 Rates 2008 Generic.pdf

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, AND LTC2-FAC

Gross Premium Calculation Methodology

To derive the appropriate gross premium based upon the inflation protection rider chosen and the various other riders that are selected, one should follow the methodology below:

- (1) Determine base premium rate based on plan design and issue age. Base premium rate reflects whether or not an individual has chosen any of the inflation protection riders and/or the indemnity rider.
- (2) Determine DBA multiple.
- (3) Multiply premium rates by the elimination adjustment factor, and round to 4 decimals.
- (4) Multiply the results from Step (3) by the DBA multiple, health rating and multi-life factors, modal factors, and round to 2 decimals. This is the billed premium for the base policy.
- (5) For each of the additional riders selected, multiply the results from Step (3) by the rider factor, DBA multiple, health rating and multi-life factors, modal factors, and round to 2 decimals to calculate the billed premium for each rider. Note that all factors are multiplicative in calculating premiums.
- (6) Total billed premium is the sum of billed premiums for the base policy and riders.

The following example illustrates how gross premium will be calculated for a 55 year old choosing a LTC2-IDEAL policy with 5% automatic compound inflation, 100% home care, a 4-year plan, a \$100 daily benefit, a 100 day elimination period, the restoration of benefits rider, the return of premium rider, and the 10-year premium payment rider with monthly payment and preferred class.

- (1) Base and inflation rate tables are obtained from Page A2 & A3 for the Ideal plan.
- (2) DBA multiple equals $\$100/\$10=10$.
- (3a) Base premium rate with elimination adjustment factor = $\$72.56 * (1.0) = \72.5600
where 1.0 is the premium adjustment factor for 100 day elimination period.
- (3b) Billed base premium = $\$72.5600 * (10) * (0.9) * (0.09) = \58.77
where 10 is the DBA multiple, and 0.9 and 0.09 are premium adjustment factors to reflect preferred class and monthly premium mode.
- (4a) Automatic 5% Inflation Rider
Rider premium rate with elimination adjustment factor
= $(\$245.51 - \$72.56) * (1.0) = \$172.9500$
- (4b) $\$172.9500 * (10) * (0.9) * (0.09) = \140.09
- (5) Restoration of Benefits Rider
 $(\$72.5600 + 172.9500) * (1.04 - 1)*(10)*(0.9)*(0.09) = \7.95
- (6) Return of Premium Rider
 $(\$72.5600 + 172.9500) * 1.04 * (1.37 - 1)*(10)*(0.9)*(0.09) = \76.52
- (7) 10-Year Premium Payment Rider
 $(\$72.5600 + 172.9500) * 1.04 * 1.37 * (2.88 - 1)*(10)*(0.9)*(0.09) = \532.68
- (8) Total billed premium = $\$58.77 + \$140.09 + \$7.95 + \$76.52 + \$532.68 = \816.01

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
 Elimination Period: 100 Day
 Inflation Type: No Inflation
 Inflation %: 0%
 Assisted Living %: 100
 Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime
30 and under	\$21.66	\$24.39	\$26.66	\$28.78	\$30.96	\$33.25	\$35.87
31	\$22.08	\$24.89	\$27.23	\$29.42	\$31.66	\$34.02	\$36.72
32	\$22.51	\$25.41	\$27.82	\$30.07	\$32.38	\$34.81	\$37.58
33	\$22.95	\$25.94	\$28.42	\$30.74	\$33.12	\$35.62	\$38.47
34	\$23.40	\$26.48	\$29.03	\$31.42	\$33.87	\$36.45	\$39.37
35	\$23.86	\$27.03	\$29.66	\$32.11	\$34.64	\$37.29	\$40.30
36	\$24.66	\$28.03	\$30.83	\$33.44	\$36.13	\$38.95	\$42.13
37	\$25.49	\$29.07	\$32.05	\$34.82	\$37.68	\$40.67	\$44.03
38	\$26.35	\$30.15	\$33.32	\$36.27	\$39.30	\$42.48	\$46.03
39	\$27.24	\$31.27	\$34.63	\$37.77	\$40.99	\$44.36	\$48.11
40	\$28.15	\$32.44	\$36.00	\$39.33	\$42.75	\$46.33	\$50.29
41	\$29.10	\$33.64	\$37.43	\$40.96	\$44.58	\$48.38	\$52.56
42	\$30.07	\$34.89	\$38.91	\$42.65	\$46.50	\$50.53	\$54.94
43	\$31.08	\$36.19	\$40.45	\$44.42	\$48.50	\$52.77	\$57.43
44	\$32.13	\$37.54	\$42.05	\$46.25	\$50.58	\$55.11	\$60.03
45	\$33.21	\$38.93	\$43.71	\$48.17	\$52.76	\$57.55	\$62.75
46	\$34.73	\$40.86	\$45.98	\$50.76	\$55.67	\$60.81	\$66.35
47	\$36.31	\$42.89	\$48.37	\$53.49	\$58.75	\$64.25	\$70.16
48	\$37.98	\$45.02	\$50.89	\$56.36	\$61.99	\$67.88	\$74.19
49	\$39.71	\$47.25	\$53.53	\$59.39	\$65.42	\$71.72	\$78.45
50	\$41.53	\$49.59	\$56.31	\$62.59	\$69.04	\$75.78	\$82.96
51	\$43.43	\$52.05	\$59.24	\$65.95	\$72.85	\$80.06	\$87.73
52	\$45.41	\$54.63	\$62.32	\$69.50	\$76.88	\$84.59	\$92.77
53	\$47.49	\$57.34	\$65.56	\$73.24	\$81.13	\$89.37	\$98.09
54	\$49.66	\$60.18	\$68.97	\$77.17	\$85.61	\$94.43	\$103.73
55	\$51.93	\$63.17	\$72.56	\$81.32	\$90.34	\$99.77	\$109.69
56	\$54.94	\$66.96	\$77.00	\$86.38	\$96.03	\$106.13	\$116.76
57	\$58.12	\$70.99	\$81.72	\$91.76	\$102.08	\$112.89	\$124.28
58	\$61.49	\$75.25	\$86.73	\$97.47	\$108.52	\$120.08	\$132.29
59	\$65.06	\$79.77	\$92.05	\$103.53	\$115.35	\$127.74	\$140.81
60	\$68.83	\$84.56	\$97.69	\$109.97	\$122.62	\$135.88	\$149.89
61	\$72.82	\$89.64	\$103.68	\$116.81	\$130.35	\$144.54	\$159.54
62	\$77.05	\$95.03	\$110.04	\$124.08	\$138.56	\$153.75	\$169.83
63	\$81.46	\$100.74	\$116.83	\$131.89	\$147.43	\$163.74	\$181.05
64	\$86.13	\$106.79	\$124.04	\$140.20	\$156.87	\$174.39	\$193.01
65	\$91.06	\$113.21	\$131.70	\$149.03	\$166.92	\$185.73	\$205.76
66	\$96.28	\$120.01	\$139.83	\$158.41	\$177.61	\$197.81	\$219.35
67	\$101.80	\$127.22	\$148.46	\$168.38	\$188.99	\$210.67	\$233.85
68	\$111.16	\$138.71	\$161.74	\$183.36	\$205.75	\$229.34	\$254.60
69	\$121.39	\$151.23	\$176.20	\$199.68	\$224.00	\$249.66	\$277.19
70	\$132.55	\$164.89	\$191.96	\$217.44	\$243.87	\$271.79	\$301.79
71	\$144.75	\$179.78	\$209.13	\$236.79	\$265.50	\$295.87	\$328.57
72	\$158.06	\$196.02	\$227.83	\$257.86	\$289.06	\$322.09	\$357.73
73	\$171.25	\$213.05	\$248.14	\$281.31	\$315.84	\$352.47	\$391.99
74	\$185.55	\$231.56	\$270.25	\$306.90	\$345.11	\$385.70	\$429.53
75	\$201.03	\$251.68	\$294.33	\$334.82	\$377.10	\$422.07	\$470.67
76	\$217.81	\$273.54	\$320.56	\$365.27	\$412.04	\$461.88	\$515.75
77	\$235.99	\$297.31	\$349.13	\$398.50	\$450.23	\$505.43	\$565.14
78	\$254.37	\$320.56	\$376.55	\$430.03	\$486.21	\$546.38	\$611.77
79	\$274.18	\$345.63	\$406.13	\$464.06	\$525.08	\$590.64	\$662.24
80	\$295.54	\$372.66	\$438.03	\$500.79	\$567.05	\$638.49	\$716.88
81	\$318.56	\$401.80	\$472.44	\$540.42	\$612.37	\$690.22	\$776.02
82	\$343.37	\$433.22	\$509.55	\$583.19	\$661.32	\$746.14	\$840.04
83	\$368.26	\$464.22	\$545.72	\$624.52	\$708.39	\$799.89	\$901.82
84	\$394.95	\$497.44	\$584.46	\$668.79	\$758.82	\$857.52	\$968.15
85	\$423.59	\$533.03	\$625.94	\$716.19	\$812.83	\$919.29	\$1,039.35
86	\$454.29	\$571.17	\$670.37	\$766.95	\$870.69	\$985.52	\$1,115.80
87	\$487.22	\$612.04	\$717.95	\$821.31	\$932.67	\$1,056.52	\$1,197.86
88	\$512.58	\$641.79	\$750.87	\$857.38	\$972.54	\$1,101.41	\$1,249.46
89	\$539.26	\$672.98	\$785.29	\$895.02	\$1,014.10	\$1,148.20	\$1,303.28
90	\$567.32	\$705.68	\$821.29	\$934.32	\$1,057.45	\$1,196.99	\$1,359.42
91	\$596.85	\$739.98	\$858.94	\$975.35	\$1,102.65	\$1,247.84	\$1,417.98
92	\$627.92	\$775.94	\$898.32	\$1,018.18	\$1,149.77	\$1,300.86	\$1,479.06
93	\$651.95	\$802.11	\$925.23	\$1,045.90	\$1,179.09	\$1,333.08	\$1,515.72
94	\$676.90	\$829.17	\$952.94	\$1,074.38	\$1,209.16	\$1,366.10	\$1,553.28
95	\$702.80	\$857.14	\$981.48	\$1,103.63	\$1,239.99	\$1,399.93	\$1,591.78
96	\$729.70	\$886.05	\$1,010.88	\$1,133.68	\$1,271.61	\$1,434.60	\$1,631.23
97	\$757.62	\$915.94	\$1,041.15	\$1,164.55	\$1,304.03	\$1,470.14	\$1,671.66
98	\$780.82	\$940.66	\$1,066.10	\$1,189.92	\$1,330.63	\$1,499.27	\$1,704.80
99	\$799.94	\$960.97	\$1,086.53	\$1,210.66	\$1,352.35	\$1,523.03	\$1,731.84
100	\$815.62	\$977.56	\$1,103.20	\$1,227.53	\$1,370.00	\$1,542.35	\$1,753.82

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$116.58	\$143.18	\$163.52	\$182.38	\$200.95	\$220.56	\$242.75
31	\$117.95	\$144.86	\$165.43	\$184.52	\$203.31	\$223.14	\$245.59
32	\$119.33	\$146.56	\$167.37	\$186.68	\$205.69	\$225.76	\$248.47
33	\$120.73	\$148.28	\$169.33	\$188.87	\$208.10	\$228.40	\$251.38
34	\$122.15	\$150.02	\$171.32	\$191.09	\$210.54	\$231.08	\$254.33
35	\$123.58	\$151.78	\$173.33	\$193.33	\$213.01	\$233.79	\$257.31
36	\$125.02	\$153.65	\$175.54	\$195.85	\$215.79	\$236.83	\$260.59
37	\$126.49	\$155.56	\$177.81	\$198.42	\$218.63	\$239.93	\$263.96
38	\$128.00	\$157.52	\$180.13	\$201.07	\$221.56	\$243.14	\$267.43
39	\$129.54	\$159.53	\$182.50	\$203.78	\$224.57	\$246.43	\$270.99
40	\$131.10	\$161.59	\$184.94	\$206.56	\$227.65	\$249.81	\$274.67
41	\$132.71	\$163.69	\$187.45	\$209.42	\$230.81	\$253.29	\$278.44
42	\$134.34	\$165.85	\$190.02	\$212.35	\$234.08	\$256.87	\$282.33
43	\$136.02	\$168.06	\$192.65	\$215.37	\$237.43	\$260.56	\$286.34
44	\$137.74	\$170.33	\$195.35	\$218.45	\$240.88	\$264.35	\$290.48
45	\$139.50	\$172.64	\$198.12	\$221.64	\$244.43	\$268.26	\$294.74
46	\$142.22	\$176.09	\$202.15	\$226.20	\$249.47	\$273.80	\$300.84
47	\$145.02	\$179.67	\$206.32	\$230.92	\$254.70	\$279.53	\$307.19
48	\$147.92	\$183.36	\$210.64	\$235.81	\$260.11	\$285.49	\$313.78
49	\$150.89	\$187.16	\$215.10	\$240.88	\$265.74	\$291.68	\$320.62
50	\$153.97	\$191.10	\$219.73	\$246.14	\$271.58	\$298.11	\$327.75
51	\$157.14	\$195.17	\$224.52	\$251.59	\$277.63	\$304.80	\$335.16
52	\$160.40	\$199.38	\$229.49	\$257.25	\$283.93	\$311.75	\$342.87
53	\$163.78	\$203.74	\$234.63	\$263.12	\$290.48	\$318.98	\$350.89
54	\$167.27	\$208.25	\$239.97	\$269.21	\$297.28	\$326.52	\$359.26
55	\$170.87	\$212.93	\$245.51	\$275.54	\$304.36	\$334.37	\$367.98
56	\$174.44	\$217.34	\$250.55	\$281.18	\$310.58	\$341.22	\$375.62
57	\$178.18	\$221.99	\$255.87	\$287.15	\$317.16	\$348.47	\$383.72
58	\$182.12	\$226.88	\$261.48	\$293.44	\$324.13	\$356.15	\$392.30
59	\$186.26	\$232.02	\$267.41	\$300.09	\$331.49	\$364.30	\$401.40
60	\$190.60	\$237.44	\$273.66	\$307.12	\$339.29	\$372.93	\$411.05
61	\$195.16	\$243.16	\$280.26	\$314.55	\$347.55	\$382.09	\$421.28
62	\$199.97	\$249.18	\$287.23	\$322.41	\$356.30	\$391.79	\$432.15
63	\$204.57	\$254.98	\$294.02	\$330.22	\$365.17	\$401.22	\$442.79
64	\$209.43	\$261.12	\$301.23	\$338.53	\$374.61	\$411.31	\$454.16
65	\$214.56	\$267.63	\$308.90	\$347.37	\$384.67	\$422.10	\$466.33
66	\$219.97	\$274.52	\$317.03	\$356.75	\$395.36	\$433.62	\$479.34
67	\$225.68	\$281.82	\$325.66	\$366.72	\$406.74	\$445.93	\$493.26
68	\$235.34	\$293.47	\$338.94	\$381.70	\$423.50	\$464.47	\$513.91
69	\$245.88	\$306.15	\$353.40	\$398.02	\$441.75	\$484.66	\$536.40
70	\$257.34	\$319.96	\$369.17	\$415.78	\$461.62	\$506.66	\$560.90
71	\$269.84	\$335.01	\$386.34	\$435.13	\$483.25	\$530.61	\$587.58
72	\$283.46	\$351.41	\$405.04	\$456.20	\$506.81	\$556.70	\$616.64
73	\$298.33	\$370.30	\$427.01	\$480.82	\$533.84	\$587.08	\$650.90
74	\$314.33	\$390.69	\$450.80	\$507.59	\$563.36	\$620.31	\$688.44
75	\$331.53	\$412.71	\$476.57	\$536.70	\$595.60	\$656.67	\$729.57
76	\$350.06	\$436.50	\$504.51	\$568.35	\$630.79	\$696.48	\$774.65
77	\$370.01	\$462.22	\$534.80	\$602.78	\$669.23	\$740.03	\$824.04
78	\$387.77	\$483.98	\$559.73	\$630.82	\$700.58	\$775.28	\$864.40
79	\$406.96	\$507.58	\$586.86	\$661.41	\$734.92	\$813.99	\$908.74
80	\$427.70	\$533.14	\$616.34	\$694.77	\$772.46	\$856.41	\$957.41
81	\$450.10	\$560.84	\$648.37	\$731.08	\$813.44	\$902.85	\$1,010.72
82	\$474.30	\$590.82	\$683.12	\$770.59	\$858.14	\$953.61	\$1,069.05
83	\$498.55	\$619.86	\$715.81	\$809.07	\$903.55	\$1,006.23	\$1,129.87
84	\$524.61	\$651.15	\$751.15	\$850.53	\$952.33	\$1,062.73	\$1,195.25

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$43.02	\$51.16	\$57.73	\$63.87	\$70.01	\$76.29	\$83.48
31	\$43.67	\$51.94	\$58.61	\$64.85	\$71.09	\$77.47	\$84.77
32	\$44.32	\$52.72	\$59.50	\$65.84	\$72.19	\$78.67	\$86.08
33	\$44.98	\$53.52	\$60.41	\$66.85	\$73.30	\$79.89	\$87.40
34	\$45.65	\$54.33	\$61.33	\$67.88	\$74.43	\$81.13	\$88.75
35	\$46.33	\$55.16	\$62.27	\$68.93	\$75.58	\$82.39	\$90.12
36	\$47.99	\$57.24	\$64.70	\$71.68	\$78.66	\$85.78	\$93.85
37	\$49.71	\$59.41	\$67.23	\$74.55	\$81.86	\$89.31	\$97.74
38	\$51.49	\$61.66	\$69.86	\$77.54	\$85.20	\$92.99	\$101.78
39	\$53.34	\$63.99	\$72.59	\$80.64	\$88.67	\$96.82	\$105.99
40	\$55.25	\$66.41	\$75.43	\$83.87	\$92.28	\$100.81	\$110.38
41	\$57.23	\$68.93	\$78.38	\$87.22	\$96.03	\$104.96	\$114.95
42	\$59.28	\$71.53	\$81.44	\$90.72	\$99.94	\$109.28	\$119.71
43	\$61.40	\$74.24	\$84.63	\$94.35	\$104.01	\$113.79	\$124.66
44	\$63.60	\$77.05	\$87.94	\$98.12	\$108.25	\$118.47	\$129.82
45	\$65.88	\$79.97	\$91.38	\$102.05	\$112.65	\$123.35	\$135.19
46	\$68.76	\$83.61	\$95.65	\$106.91	\$118.09	\$129.37	\$141.83
47	\$71.77	\$87.43	\$100.13	\$112.01	\$123.80	\$135.67	\$148.80
48	\$74.90	\$91.42	\$104.81	\$117.34	\$129.78	\$142.29	\$156.11
49	\$78.18	\$95.59	\$109.72	\$122.93	\$136.04	\$149.23	\$163.78
50	\$81.59	\$99.95	\$114.85	\$128.79	\$142.61	\$156.51	\$171.82
51	\$85.16	\$104.51	\$120.22	\$134.93	\$149.50	\$164.14	\$180.27
52	\$88.88	\$109.28	\$125.85	\$141.35	\$156.72	\$172.14	\$189.12
53	\$92.77	\$114.27	\$131.74	\$148.09	\$164.29	\$180.54	\$198.41
54	\$96.83	\$119.49	\$137.90	\$155.15	\$172.22	\$189.34	\$208.16
55	\$101.06	\$124.94	\$144.36	\$162.54	\$180.54	\$198.57	\$218.38
56	\$105.75	\$130.83	\$151.23	\$170.33	\$189.26	\$208.22	\$229.08
57	\$110.66	\$136.99	\$158.43	\$178.50	\$198.40	\$218.35	\$240.30
58	\$115.79	\$143.45	\$165.97	\$187.07	\$207.98	\$228.96	\$252.08
59	\$121.17	\$150.22	\$173.87	\$196.04	\$218.03	\$240.09	\$264.42
60	\$126.79	\$157.30	\$182.14	\$205.44	\$228.56	\$251.76	\$277.38
61	\$132.68	\$164.71	\$190.81	\$215.29	\$239.60	\$264.00	\$290.97
62	\$138.83	\$172.48	\$199.90	\$225.62	\$251.17	\$276.83	\$305.22
63	\$145.08	\$180.44	\$209.28	\$236.35	\$263.27	\$290.31	\$320.30
64	\$151.60	\$188.78	\$219.11	\$247.60	\$275.94	\$304.45	\$336.12
65	\$158.42	\$197.50	\$229.40	\$259.38	\$289.23	\$319.27	\$352.73
66	\$165.54	\$206.62	\$240.17	\$271.72	\$303.15	\$334.82	\$370.15
67	\$172.98	\$216.17	\$251.45	\$284.65	\$317.75	\$351.12	\$388.44
68	\$184.68	\$230.48	\$267.94	\$303.22	\$338.44	\$373.98	\$413.83
69	\$197.16	\$245.73	\$285.50	\$323.01	\$360.48	\$398.34	\$440.88
70	\$210.48	\$262.00	\$304.22	\$344.08	\$383.96	\$424.28	\$469.70
71	\$224.71	\$279.34	\$324.17	\$366.53	\$408.96	\$451.91	\$500.41
72	\$239.90	\$297.83	\$345.43	\$390.44	\$435.59	\$481.34	\$533.12
73	\$256.38	\$318.95	\$370.45	\$419.25	\$468.25	\$517.95	\$574.32
74	\$274.00	\$341.56	\$397.29	\$450.18	\$503.35	\$557.35	\$618.71
75	\$292.83	\$365.78	\$426.08	\$483.39	\$541.09	\$599.74	\$666.52
76	\$312.95	\$391.72	\$456.95	\$519.05	\$581.66	\$645.36	\$718.03
77	\$334.45	\$419.49	\$490.05	\$557.34	\$625.26	\$694.46	\$773.52
78	\$355.05	\$445.21	\$520.15	\$591.75	\$664.29	\$738.54	\$823.75
79	\$376.91	\$472.52	\$552.09	\$628.29	\$705.75	\$785.42	\$877.24
80	\$400.12	\$501.49	\$585.99	\$667.08	\$749.80	\$835.28	\$934.20
81	\$424.76	\$532.25	\$621.97	\$708.27	\$796.60	\$888.30	\$994.86
82	\$450.92	\$564.89	\$660.17	\$752.00	\$846.32	\$944.69	\$1,059.46
83	\$478.04	\$598.06	\$698.40	\$795.30	\$895.31	\$1,000.45	\$1,123.72
84	\$506.80	\$633.18	\$738.85	\$841.09	\$947.14	\$1,059.50	\$1,191.87

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
 Elimination Period: 100 Day
 Inflation Type: No Inflation
 Inflation %: 0%
 Assisted Living %: 100
 Home Care %: 75

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime
30 and under	\$21.38	\$24.00	\$26.18	\$28.22	\$30.32	\$32.54	\$35.06
31	\$21.80	\$24.49	\$26.74	\$28.84	\$31.01	\$33.29	\$35.88
32	\$22.23	\$25.00	\$27.31	\$29.48	\$31.71	\$34.05	\$36.72
33	\$22.66	\$25.51	\$27.89	\$30.13	\$32.42	\$34.84	\$37.58
34	\$23.10	\$26.04	\$28.49	\$30.79	\$33.15	\$35.64	\$38.46
35	\$23.55	\$26.57	\$29.10	\$31.47	\$33.90	\$36.46	\$39.37
36	\$24.33	\$27.55	\$30.24	\$32.75	\$35.34	\$38.07	\$41.13
37	\$25.14	\$28.56	\$31.42	\$34.10	\$36.85	\$39.74	\$42.98
38	\$25.97	\$29.61	\$32.65	\$35.49	\$38.41	\$41.48	\$44.91
39	\$26.84	\$30.70	\$33.92	\$36.94	\$40.05	\$43.31	\$46.92
40	\$27.73	\$31.83	\$35.25	\$38.46	\$41.75	\$45.21	\$49.02
41	\$28.65	\$33.00	\$36.63	\$40.03	\$43.53	\$47.20	\$51.22
42	\$29.60	\$34.21	\$38.06	\$41.67	\$45.38	\$49.27	\$53.52
43	\$30.58	\$35.47	\$39.55	\$43.37	\$47.31	\$51.43	\$55.92
44	\$31.60	\$36.77	\$41.10	\$45.15	\$49.32	\$53.69	\$58.43
45	\$32.65	\$38.12	\$42.70	\$47.00	\$51.42	\$56.05	\$61.05
46	\$34.13	\$39.99	\$44.90	\$49.50	\$54.24	\$59.20	\$64.53
47	\$35.67	\$41.96	\$47.21	\$52.14	\$57.22	\$62.52	\$68.22
48	\$37.29	\$44.02	\$49.65	\$54.92	\$60.35	\$66.03	\$72.11
49	\$38.97	\$46.18	\$52.20	\$57.85	\$63.66	\$69.74	\$76.22
50	\$40.74	\$48.44	\$54.89	\$60.93	\$67.15	\$73.66	\$80.57
51	\$42.58	\$50.82	\$57.72	\$64.18	\$70.84	\$77.79	\$85.16
52	\$44.51	\$53.32	\$60.69	\$67.60	\$74.72	\$82.16	\$90.02
53	\$46.52	\$55.93	\$63.82	\$71.21	\$78.82	\$86.77	\$95.15
54	\$48.63	\$58.68	\$67.10	\$75.00	\$83.14	\$91.64	\$100.58
55	\$50.83	\$61.56	\$70.56	\$79.00	\$87.70	\$96.79	\$106.32
56	\$53.76	\$65.24	\$74.86	\$83.89	\$93.20	\$102.93	\$113.14
57	\$56.86	\$69.14	\$79.43	\$89.09	\$99.05	\$109.47	\$120.41
58	\$60.14	\$73.27	\$84.27	\$94.61	\$105.26	\$116.42	\$128.14
59	\$63.61	\$77.65	\$89.42	\$100.47	\$111.87	\$123.81	\$136.36
60	\$67.28	\$82.29	\$94.87	\$106.69	\$118.89	\$131.67	\$145.12
61	\$71.16	\$87.21	\$100.66	\$113.30	\$126.35	\$140.02	\$154.43
62	\$75.27	\$92.42	\$106.80	\$120.32	\$134.27	\$148.91	\$164.35
63	\$79.55	\$97.93	\$113.35	\$127.84	\$142.82	\$158.54	\$175.15
64	\$84.07	\$103.77	\$120.30	\$135.84	\$151.92	\$168.80	\$186.66
65	\$88.85	\$109.96	\$127.67	\$144.35	\$161.59	\$179.72	\$198.94
66	\$93.90	\$116.52	\$135.50	\$153.38	\$171.88	\$191.34	\$212.01
67	\$99.24	\$123.47	\$143.81	\$162.98	\$182.82	\$203.72	\$225.95
68	\$108.38	\$134.64	\$156.69	\$177.50	\$199.07	\$221.79	\$246.02
69	\$118.37	\$146.83	\$170.73	\$193.32	\$216.75	\$241.47	\$267.88
70	\$129.28	\$160.11	\$186.03	\$210.55	\$236.01	\$262.90	\$291.69
71	\$141.20	\$174.60	\$202.70	\$229.31	\$256.97	\$286.23	\$317.60
72	\$154.22	\$190.39	\$220.86	\$249.74	\$279.81	\$311.63	\$345.82
73	\$167.01	\$206.83	\$240.43	\$272.34	\$305.62	\$340.90	\$378.81
74	\$180.87	\$224.69	\$261.73	\$296.99	\$333.81	\$372.91	\$414.95
75	\$195.87	\$244.09	\$284.92	\$323.87	\$364.61	\$407.94	\$454.53
76	\$212.12	\$265.17	\$310.16	\$353.18	\$398.25	\$446.25	\$497.90
77	\$229.72	\$288.07	\$337.64	\$385.14	\$434.99	\$488.16	\$545.40
78	\$247.51	\$310.45	\$364.00	\$415.46	\$469.58	\$527.52	\$590.19
79	\$266.68	\$334.58	\$392.43	\$448.16	\$506.93	\$570.05	\$638.66
80	\$287.32	\$360.59	\$423.07	\$483.43	\$547.24	\$616.01	\$691.12
81	\$309.57	\$388.61	\$456.11	\$521.48	\$590.77	\$665.68	\$747.88
82	\$333.54	\$418.81	\$491.72	\$562.52	\$637.75	\$719.35	\$809.30
83	\$357.44	\$448.39	\$526.14	\$601.84	\$682.53	\$770.48	\$868.03
84	\$383.06	\$480.06	\$562.97	\$643.91	\$730.45	\$825.23	\$931.02
85	\$410.51	\$513.96	\$602.37	\$688.92	\$781.73	\$883.88	\$998.58
86	\$439.93	\$550.26	\$644.54	\$737.07	\$836.62	\$946.69	\$1,071.04
87	\$471.45	\$589.12	\$689.65	\$788.59	\$895.36	\$1,013.97	\$1,148.76
88	\$495.55	\$617.09	\$720.45	\$822.30	\$932.59	\$1,055.87	\$1,196.93
89	\$520.89	\$646.38	\$752.63	\$857.44	\$971.36	\$1,099.49	\$1,247.13
90	\$547.52	\$677.07	\$786.24	\$894.09	\$1,011.75	\$1,144.92	\$1,299.43
91	\$575.51	\$709.22	\$821.35	\$932.30	\$1,053.81	\$1,192.22	\$1,353.92
92	\$604.93	\$742.89	\$858.04	\$972.15	\$1,097.63	\$1,241.48	\$1,410.70
93	\$627.46	\$767.05	\$882.73	\$997.54	\$1,124.41	\$1,270.88	\$1,444.22
94	\$650.84	\$791.99	\$908.14	\$1,023.59	\$1,151.84	\$1,300.97	\$1,478.53
95	\$675.09	\$817.75	\$934.28	\$1,050.33	\$1,179.95	\$1,331.77	\$1,513.66
96	\$700.24	\$844.34	\$961.17	\$1,077.76	\$1,208.74	\$1,363.31	\$1,549.62
97	\$726.33	\$871.80	\$988.84	\$1,105.91	\$1,238.24	\$1,395.59	\$1,586.43
98	\$747.97	\$894.47	\$1,011.61	\$1,129.01	\$1,262.41	\$1,422.02	\$1,616.59
99	\$765.81	\$913.09	\$1,030.25	\$1,147.88	\$1,282.12	\$1,443.57	\$1,641.17
100	\$780.41	\$928.29	\$1,045.43	\$1,163.23	\$1,298.14	\$1,461.07	\$1,661.13

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 75

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$112.80	\$137.73	\$156.81	\$174.60	\$192.09	\$210.56	\$231.39
31	\$114.13	\$139.34	\$158.64	\$176.65	\$194.34	\$213.02	\$234.10
32	\$115.46	\$140.98	\$160.50	\$178.72	\$196.62	\$215.52	\$236.85
33	\$116.82	\$142.63	\$162.38	\$180.81	\$198.92	\$218.05	\$239.62
34	\$118.19	\$144.30	\$164.29	\$182.93	\$201.25	\$220.60	\$242.43
35	\$119.57	\$145.99	\$166.21	\$185.07	\$203.61	\$223.19	\$245.28
36	\$120.97	\$147.80	\$168.34	\$187.47	\$206.26	\$226.09	\$248.39
37	\$122.41	\$149.64	\$170.51	\$189.95	\$208.99	\$229.05	\$251.60
38	\$123.87	\$151.54	\$172.74	\$192.48	\$211.78	\$232.10	\$254.90
39	\$125.37	\$153.47	\$175.01	\$195.07	\$214.65	\$235.24	\$258.29
40	\$126.90	\$155.46	\$177.36	\$197.74	\$217.60	\$238.46	\$261.78
41	\$128.46	\$157.48	\$179.76	\$200.48	\$220.63	\$241.78	\$265.37
42	\$130.06	\$159.56	\$182.22	\$203.29	\$223.75	\$245.19	\$269.08
43	\$131.69	\$161.69	\$184.75	\$206.17	\$226.95	\$248.70	\$272.89
44	\$133.36	\$163.87	\$187.34	\$209.13	\$230.24	\$252.32	\$276.83
45	\$135.07	\$166.10	\$189.99	\$212.18	\$233.63	\$256.05	\$280.88
46	\$137.71	\$169.42	\$193.85	\$216.53	\$238.44	\$261.32	\$286.68
47	\$140.42	\$172.86	\$197.84	\$221.05	\$243.42	\$266.78	\$292.71
48	\$143.23	\$176.41	\$201.99	\$225.72	\$248.59	\$272.45	\$298.97
49	\$146.11	\$180.07	\$206.26	\$230.57	\$253.95	\$278.34	\$305.47
50	\$149.09	\$183.85	\$210.68	\$235.58	\$259.51	\$284.47	\$312.24
51	\$152.16	\$187.77	\$215.27	\$240.79	\$265.30	\$290.83	\$319.27
52	\$155.33	\$191.82	\$220.02	\$246.19	\$271.30	\$297.46	\$326.60
53	\$158.60	\$196.00	\$224.95	\$251.81	\$277.54	\$304.35	\$334.23
54	\$161.98	\$200.34	\$230.05	\$257.62	\$284.03	\$311.52	\$342.18
55	\$165.46	\$204.83	\$235.35	\$263.67	\$290.78	\$319.00	\$350.47
56	\$168.92	\$209.08	\$240.18	\$269.06	\$296.71	\$325.51	\$357.72
57	\$172.55	\$213.55	\$245.29	\$274.76	\$303.00	\$332.42	\$365.41
58	\$176.36	\$218.25	\$250.67	\$280.78	\$309.65	\$339.74	\$373.57
59	\$180.36	\$223.20	\$256.35	\$287.15	\$316.69	\$347.51	\$382.22
60	\$184.57	\$228.42	\$262.34	\$293.87	\$324.15	\$355.74	\$391.41
61	\$188.99	\$233.92	\$268.68	\$300.99	\$332.05	\$364.47	\$401.15
62	\$193.64	\$239.71	\$275.36	\$308.52	\$340.41	\$373.73	\$411.50
63	\$198.08	\$245.26	\$281.92	\$316.04	\$348.54	\$382.68	\$421.57
64	\$202.76	\$251.14	\$288.87	\$324.04	\$357.21	\$392.27	\$432.35
65	\$207.71	\$257.38	\$296.25	\$332.56	\$366.46	\$402.52	\$443.90
66	\$212.92	\$263.98	\$304.08	\$341.59	\$376.33	\$413.47	\$456.24
67	\$218.42	\$270.97	\$312.40	\$351.19	\$386.85	\$425.18	\$469.46
68	\$227.82	\$282.22	\$325.28	\$365.71	\$403.07	\$442.40	\$488.55
69	\$238.06	\$294.49	\$339.33	\$381.53	\$420.72	\$461.24	\$509.43
70	\$249.23	\$307.84	\$354.63	\$398.77	\$439.96	\$481.83	\$532.26
71	\$261.41	\$322.41	\$371.31	\$417.53	\$460.89	\$504.32	\$557.20
72	\$274.69	\$338.28	\$389.47	\$437.96	\$483.70	\$528.89	\$584.45
73	\$289.06	\$356.37	\$410.23	\$461.16	\$509.51	\$558.16	\$617.44
74	\$304.52	\$375.90	\$432.73	\$486.40	\$537.70	\$590.17	\$653.57
75	\$321.14	\$396.99	\$457.12	\$513.88	\$568.49	\$625.19	\$693.15
76	\$339.03	\$419.78	\$483.58	\$543.80	\$602.13	\$663.50	\$736.51
77	\$358.29	\$444.41	\$512.28	\$576.36	\$638.87	\$705.41	\$784.01
78	\$375.36	\$465.13	\$535.91	\$602.88	\$668.45	\$738.61	\$821.94
79	\$393.82	\$487.61	\$561.65	\$631.86	\$700.92	\$775.15	\$863.74
80	\$413.75	\$511.99	\$589.64	\$663.47	\$736.47	\$815.29	\$909.73
81	\$435.29	\$538.40	\$620.08	\$697.95	\$775.35	\$859.31	\$960.21
82	\$458.56	\$567.01	\$653.12	\$735.48	\$817.80	\$907.49	\$1,015.52
83	\$481.64	\$594.30	\$684.27	\$772.21	\$861.22	\$957.83	\$1,073.69
84	\$506.44	\$623.71	\$717.90	\$811.73	\$907.79	\$1,011.79	\$1,136.12

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 75

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$42.02	\$49.73	\$55.96	\$61.82	\$67.68	\$73.66	\$80.51
31	\$42.65	\$50.48	\$56.81	\$62.77	\$68.72	\$74.80	\$81.75
32	\$43.28	\$51.24	\$57.68	\$63.73	\$69.78	\$75.96	\$83.01
33	\$43.93	\$52.02	\$58.56	\$64.70	\$70.85	\$77.13	\$84.29
34	\$44.58	\$52.80	\$59.45	\$65.70	\$71.95	\$78.33	\$85.58
35	\$45.25	\$53.60	\$60.36	\$66.70	\$73.06	\$79.54	\$86.90
36	\$46.86	\$55.62	\$62.70	\$69.36	\$76.01	\$82.80	\$90.48
37	\$48.53	\$57.71	\$65.14	\$72.12	\$79.09	\$86.19	\$94.20
38	\$50.26	\$59.88	\$67.67	\$74.99	\$82.29	\$89.72	\$98.08
39	\$52.05	\$62.13	\$70.29	\$77.97	\$85.63	\$93.40	\$102.12
40	\$53.90	\$64.46	\$73.02	\$81.07	\$89.09	\$97.22	\$106.32
41	\$55.82	\$66.89	\$75.86	\$84.30	\$92.70	\$101.20	\$110.70
42	\$57.81	\$69.40	\$78.81	\$87.65	\$96.45	\$105.35	\$115.25
43	\$59.87	\$72.01	\$81.87	\$91.14	\$100.36	\$109.67	\$120.00
44	\$62.00	\$74.72	\$85.05	\$94.76	\$104.42	\$114.16	\$124.94
45	\$64.21	\$77.53	\$88.35	\$98.53	\$108.65	\$118.83	\$130.08
46	\$67.00	\$81.04	\$92.46	\$103.21	\$113.87	\$124.60	\$136.44
47	\$69.91	\$84.72	\$96.77	\$108.10	\$119.34	\$130.65	\$143.11
48	\$72.95	\$88.57	\$101.27	\$113.22	\$125.08	\$136.99	\$150.11
49	\$76.12	\$92.59	\$105.98	\$118.59	\$131.09	\$143.64	\$157.44
50	\$79.43	\$96.79	\$110.92	\$124.21	\$137.39	\$150.61	\$165.14
51	\$82.89	\$101.18	\$116.08	\$130.10	\$144.00	\$157.92	\$173.21
52	\$86.49	\$105.77	\$121.48	\$136.27	\$150.92	\$165.59	\$181.68
53	\$90.25	\$110.57	\$127.13	\$142.73	\$158.17	\$173.62	\$190.56
54	\$94.18	\$115.59	\$133.05	\$149.49	\$165.77	\$182.05	\$199.88
55	\$98.27	\$120.84	\$139.24	\$156.58	\$173.74	\$190.89	\$209.65
56	\$102.82	\$126.51	\$145.85	\$164.07	\$182.11	\$200.14	\$219.90
57	\$107.58	\$132.46	\$152.77	\$171.91	\$190.88	\$209.85	\$230.64
58	\$112.56	\$138.69	\$160.02	\$180.14	\$200.07	\$220.02	\$241.91
59	\$117.77	\$145.20	\$167.61	\$188.75	\$209.71	\$230.69	\$253.74
60	\$123.22	\$152.03	\$175.57	\$197.78	\$219.81	\$241.87	\$266.14
61	\$128.92	\$159.17	\$183.90	\$207.24	\$230.40	\$253.60	\$279.14
62	\$134.89	\$166.65	\$192.63	\$217.15	\$241.50	\$265.90	\$292.78
63	\$140.92	\$174.31	\$201.63	\$227.43	\$253.07	\$278.79	\$307.18
64	\$147.23	\$182.32	\$211.05	\$238.20	\$265.20	\$292.30	\$322.29
65	\$153.81	\$190.70	\$220.91	\$249.48	\$277.91	\$306.47	\$338.14
66	\$160.69	\$199.46	\$231.23	\$261.29	\$291.23	\$321.33	\$354.77
67	\$167.88	\$208.63	\$242.04	\$273.66	\$305.19	\$336.91	\$372.22
68	\$179.26	\$222.47	\$257.94	\$291.56	\$325.11	\$358.89	\$396.59
69	\$191.42	\$237.24	\$274.90	\$310.62	\$346.32	\$382.30	\$422.56
70	\$204.39	\$252.99	\$292.97	\$330.94	\$368.92	\$407.24	\$450.22
71	\$218.25	\$269.78	\$312.22	\$352.58	\$392.99	\$433.81	\$479.70
72	\$233.05	\$287.69	\$332.74	\$375.63	\$418.64	\$462.11	\$511.11
73	\$249.00	\$307.98	\$356.72	\$403.21	\$449.88	\$497.11	\$550.44
74	\$266.03	\$329.70	\$382.43	\$432.81	\$483.46	\$534.77	\$592.79
75	\$284.24	\$352.95	\$409.99	\$464.59	\$519.55	\$575.27	\$638.41
76	\$303.69	\$377.85	\$439.53	\$498.70	\$558.33	\$618.84	\$687.54
77	\$324.47	\$404.50	\$471.21	\$535.31	\$600.00	\$665.72	\$740.45
78	\$344.33	\$429.13	\$499.93	\$568.14	\$637.21	\$707.72	\$788.25
79	\$365.40	\$455.26	\$530.41	\$602.98	\$676.72	\$752.36	\$839.13
80	\$387.76	\$482.98	\$562.75	\$639.95	\$718.69	\$799.83	\$893.30
81	\$411.50	\$512.39	\$597.06	\$679.20	\$763.26	\$850.29	\$950.97
82	\$436.68	\$543.59	\$633.46	\$720.85	\$810.59	\$903.94	\$1,012.36
83	\$462.61	\$575.01	\$669.50	\$761.60	\$856.67	\$956.35	\$1,072.69
84	\$490.09	\$608.24	\$707.59	\$804.66	\$905.37	\$1,011.80	\$1,136.62

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 100
Home Care %: 50

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime
30 and under	\$20.91	\$23.41	\$25.50	\$27.47	\$29.50	\$31.62	\$34.05
31	\$21.32	\$23.88	\$26.04	\$28.07	\$30.16	\$32.35	\$34.84
32	\$21.73	\$24.37	\$26.60	\$28.68	\$30.83	\$33.09	\$35.66
33	\$22.14	\$24.87	\$27.16	\$29.31	\$31.52	\$33.84	\$36.49
34	\$22.57	\$25.37	\$27.73	\$29.95	\$32.23	\$34.62	\$37.34
35	\$23.00	\$25.89	\$28.32	\$30.60	\$32.95	\$35.41	\$38.20
36	\$23.75	\$26.82	\$29.41	\$31.83	\$34.33	\$36.95	\$39.90
37	\$24.52	\$27.79	\$30.54	\$33.12	\$35.77	\$38.55	\$41.67
38	\$25.32	\$28.79	\$31.71	\$34.45	\$37.27	\$40.22	\$43.51
39	\$26.14	\$29.83	\$32.93	\$35.84	\$38.83	\$41.97	\$45.44
40	\$26.99	\$30.90	\$34.20	\$37.29	\$40.46	\$43.79	\$47.46
41	\$27.87	\$32.02	\$35.51	\$38.79	\$42.16	\$45.69	\$49.56
42	\$28.77	\$33.17	\$36.88	\$40.35	\$43.93	\$47.67	\$51.76
43	\$29.71	\$34.37	\$38.29	\$41.98	\$45.77	\$49.74	\$54.05
44	\$30.67	\$35.60	\$39.76	\$43.67	\$47.69	\$51.90	\$56.45
45	\$31.67	\$36.89	\$41.29	\$45.43	\$49.70	\$54.15	\$58.95
46	\$33.07	\$38.67	\$43.39	\$47.83	\$52.39	\$57.16	\$62.28
47	\$34.54	\$40.53	\$45.59	\$50.34	\$55.23	\$60.33	\$65.80
48	\$36.08	\$42.49	\$47.91	\$52.99	\$58.23	\$63.69	\$69.52
49	\$37.68	\$44.54	\$50.34	\$55.78	\$61.39	\$67.23	\$73.45
50	\$39.35	\$46.70	\$52.90	\$58.72	\$64.72	\$70.97	\$77.60
51	\$41.10	\$48.95	\$55.58	\$61.81	\$68.23	\$74.91	\$81.98
52	\$42.92	\$51.32	\$58.41	\$65.07	\$71.93	\$79.07	\$86.61
53	\$44.83	\$53.79	\$61.37	\$68.50	\$75.83	\$83.47	\$91.51
54	\$46.82	\$56.39	\$64.49	\$72.10	\$79.94	\$88.11	\$96.68
55	\$48.89	\$59.12	\$67.76	\$75.90	\$84.28	\$93.01	\$102.14
56	\$51.69	\$62.62	\$71.87	\$80.57	\$89.53	\$98.88	\$108.67
57	\$54.64	\$66.33	\$76.22	\$85.53	\$95.12	\$105.12	\$115.61
58	\$57.76	\$70.26	\$80.84	\$90.79	\$101.05	\$111.76	\$122.99
59	\$61.06	\$74.42	\$85.73	\$96.38	\$107.35	\$118.82	\$130.85
60	\$64.55	\$78.83	\$90.92	\$102.31	\$114.05	\$126.32	\$139.21
61	\$68.23	\$83.51	\$96.43	\$108.60	\$121.17	\$134.30	\$148.10
62	\$72.13	\$88.46	\$102.27	\$115.29	\$128.72	\$142.78	\$157.56
63	\$76.17	\$93.67	\$108.48	\$122.44	\$136.85	\$151.94	\$167.84
64	\$80.44	\$99.19	\$115.06	\$130.03	\$145.50	\$161.70	\$178.80
65	\$84.95	\$105.04	\$122.05	\$138.10	\$154.69	\$172.08	\$190.47
66	\$89.70	\$111.23	\$129.46	\$146.66	\$164.46	\$183.13	\$202.91
67	\$94.73	\$117.79	\$137.31	\$155.76	\$174.85	\$194.89	\$216.16
68	\$103.50	\$128.48	\$149.65	\$169.68	\$190.42	\$212.21	\$235.39
69	\$113.07	\$140.14	\$163.10	\$184.83	\$207.37	\$231.08	\$256.34
70	\$123.54	\$152.86	\$177.76	\$201.35	\$225.84	\$251.63	\$279.16
71	\$134.97	\$166.74	\$193.73	\$219.34	\$245.95	\$274.00	\$304.00
72	\$147.46	\$181.88	\$211.14	\$238.93	\$267.84	\$298.36	\$331.05
73	\$159.54	\$197.42	\$229.69	\$260.41	\$292.40	\$326.23	\$362.47
74	\$172.62	\$214.30	\$249.88	\$283.81	\$319.22	\$356.69	\$396.87
75	\$186.77	\$232.62	\$271.84	\$309.32	\$348.49	\$390.01	\$434.53
76	\$202.07	\$252.51	\$295.73	\$337.12	\$380.44	\$426.44	\$475.76
77	\$218.63	\$274.09	\$321.71	\$367.42	\$415.32	\$466.26	\$520.91
78	\$235.39	\$295.21	\$346.65	\$396.14	\$448.14	\$503.62	\$563.44
79	\$253.43	\$317.96	\$373.52	\$427.11	\$483.55	\$543.98	\$609.43
80	\$272.86	\$342.46	\$402.47	\$460.50	\$521.76	\$587.57	\$659.18
81	\$293.77	\$368.85	\$433.66	\$496.50	\$562.99	\$634.65	\$712.99
82	\$316.29	\$397.27	\$467.27	\$535.32	\$607.48	\$685.50	\$771.19
83	\$338.50	\$424.76	\$499.35	\$572.03	\$649.33	\$733.31	\$826.13
84	\$362.27	\$454.16	\$533.64	\$611.26	\$694.07	\$784.45	\$884.98
85	\$387.70	\$485.59	\$570.27	\$653.18	\$741.89	\$839.16	\$948.02
86	\$414.92	\$519.20	\$609.42	\$697.98	\$793.00	\$897.69	\$1,015.55
87	\$444.06	\$555.14	\$651.26	\$745.85	\$847.64	\$960.30	\$1,087.89
88	\$466.06	\$580.66	\$679.41	\$776.65	\$881.61	\$998.49	\$1,131.81
89	\$489.16	\$607.35	\$708.77	\$808.71	\$916.94	\$1,038.21	\$1,177.50
90	\$513.40	\$635.27	\$739.40	\$842.10	\$953.69	\$1,079.50	\$1,225.04
91	\$538.84	\$664.48	\$771.36	\$876.87	\$991.91	\$1,122.44	\$1,274.50
92	\$565.54	\$695.02	\$804.70	\$913.07	\$1,031.67	\$1,167.09	\$1,325.96
93	\$585.72	\$716.70	\$826.86	\$935.76	\$1,055.46	\$1,193.10	\$1,355.57
94	\$606.62	\$739.06	\$849.64	\$959.00	\$1,079.81	\$1,219.69	\$1,385.84
95	\$628.26	\$762.12	\$873.04	\$982.83	\$1,104.71	\$1,246.87	\$1,416.79
96	\$650.68	\$785.89	\$897.08	\$1,007.25	\$1,130.19	\$1,274.66	\$1,448.43
97	\$673.90	\$810.41	\$921.79	\$1,032.27	\$1,156.26	\$1,303.07	\$1,480.78
98	\$693.13	\$830.64	\$942.10	\$1,052.79	\$1,177.59	\$1,326.31	\$1,507.23
99	\$708.96	\$847.22	\$958.71	\$1,069.53	\$1,194.97	\$1,345.22	\$1,528.78
100	\$721.91	\$860.75	\$972.22	\$1,083.13	\$1,209.08	\$1,360.57	\$1,546.26

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 50

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$106.23	\$129.52	\$147.40	\$164.14	\$180.53	\$197.78	\$217.32
31	\$107.47	\$131.04	\$149.13	\$166.06	\$182.65	\$200.10	\$219.86
32	\$108.73	\$132.57	\$150.88	\$168.01	\$184.79	\$202.44	\$222.44
33	\$110.01	\$134.13	\$152.65	\$169.98	\$186.95	\$204.81	\$225.05
34	\$111.30	\$135.70	\$154.44	\$171.97	\$189.14	\$207.22	\$227.69
35	\$112.60	\$137.29	\$156.25	\$173.99	\$191.36	\$209.64	\$230.35
36	\$113.93	\$138.98	\$158.24	\$176.25	\$193.84	\$212.35	\$233.28
37	\$115.28	\$140.71	\$160.28	\$178.57	\$196.40	\$215.13	\$236.28
38	\$116.66	\$142.48	\$162.37	\$180.94	\$199.01	\$217.98	\$239.36
39	\$118.07	\$144.30	\$164.51	\$183.38	\$201.70	\$220.92	\$242.54
40	\$119.51	\$146.15	\$166.71	\$185.88	\$204.47	\$223.94	\$245.81
41	\$120.99	\$148.05	\$168.95	\$188.44	\$207.31	\$227.05	\$249.18
42	\$122.49	\$149.99	\$171.26	\$191.07	\$210.23	\$230.25	\$252.65
43	\$124.03	\$151.99	\$173.62	\$193.78	\$213.23	\$233.55	\$256.22
44	\$125.60	\$154.02	\$176.05	\$196.56	\$216.32	\$236.94	\$259.91
45	\$127.21	\$156.12	\$178.54	\$199.41	\$219.50	\$240.43	\$263.71
46	\$129.68	\$159.23	\$182.16	\$203.50	\$223.99	\$245.35	\$269.13
47	\$132.23	\$162.44	\$185.89	\$207.71	\$228.66	\$250.45	\$274.76
48	\$134.87	\$165.76	\$189.77	\$212.09	\$233.50	\$255.76	\$280.61
49	\$137.58	\$169.18	\$193.76	\$216.62	\$238.52	\$261.27	\$286.69
50	\$140.37	\$172.74	\$197.91	\$221.32	\$243.73	\$267.00	\$293.01
51	\$143.25	\$176.39	\$202.19	\$226.20	\$249.14	\$272.95	\$299.59
52	\$146.22	\$180.19	\$206.65	\$231.26	\$254.76	\$279.14	\$306.44
53	\$149.28	\$184.09	\$211.25	\$236.51	\$260.60	\$285.59	\$313.58
54	\$152.45	\$188.15	\$216.02	\$241.95	\$266.68	\$292.31	\$321.01
55	\$155.70	\$192.35	\$220.97	\$247.61	\$273.00	\$299.30	\$328.76
56	\$158.96	\$196.33	\$225.51	\$252.67	\$278.55	\$305.39	\$335.53
57	\$162.38	\$200.53	\$230.30	\$258.02	\$284.45	\$311.85	\$342.72
58	\$165.97	\$204.95	\$235.36	\$263.67	\$290.68	\$318.72	\$350.34
59	\$169.74	\$209.59	\$240.69	\$269.65	\$297.29	\$326.00	\$358.45
60	\$173.70	\$214.49	\$246.32	\$275.97	\$304.30	\$333.72	\$367.05
61	\$177.85	\$219.67	\$252.27	\$282.66	\$311.72	\$341.93	\$376.18
62	\$182.23	\$225.11	\$258.55	\$289.74	\$319.58	\$350.63	\$385.89
63	\$186.37	\$230.32	\$264.76	\$296.89	\$327.09	\$358.95	\$395.26
64	\$190.75	\$235.85	\$271.34	\$304.49	\$335.12	\$367.88	\$405.31
65	\$195.36	\$241.70	\$278.34	\$312.56	\$343.70	\$377.43	\$416.07
66	\$200.22	\$247.90	\$285.75	\$321.13	\$352.85	\$387.65	\$427.61
67	\$205.35	\$254.46	\$293.60	\$330.23	\$362.63	\$398.59	\$439.96
68	\$214.28	\$265.15	\$305.94	\$343.93	\$377.41	\$414.48	\$457.56
69	\$224.02	\$276.81	\$319.40	\$358.85	\$393.57	\$431.92	\$476.90
70	\$234.65	\$289.54	\$334.06	\$375.15	\$411.26	\$451.06	\$498.11
71	\$246.25	\$303.42	\$350.04	\$392.91	\$430.59	\$472.02	\$521.36
72	\$258.90	\$318.56	\$367.45	\$412.28	\$451.70	\$494.99	\$546.83
73	\$272.31	\$335.30	\$386.50	\$433.76	\$476.26	\$522.50	\$577.79
74	\$286.74	\$353.39	\$407.19	\$457.15	\$503.08	\$552.59	\$611.73
75	\$302.26	\$372.93	\$429.66	\$482.66	\$532.34	\$585.55	\$648.93
76	\$318.94	\$394.06	\$454.05	\$510.45	\$564.29	\$621.62	\$689.70
77	\$336.90	\$416.88	\$480.54	\$540.75	\$599.17	\$661.08	\$734.39
78	\$352.74	\$436.05	\$502.39	\$565.24	\$626.46	\$692.44	\$770.39
79	\$369.87	\$456.87	\$526.23	\$592.09	\$656.51	\$726.98	\$810.05
80	\$388.39	\$479.47	\$552.22	\$621.46	\$689.52	\$764.93	\$853.66
81	\$408.40	\$503.99	\$580.49	\$653.53	\$725.70	\$806.55	\$901.52
82	\$430.03	\$530.56	\$611.25	\$688.52	\$765.30	\$852.10	\$953.95
83	\$451.04	\$555.21	\$640.41	\$723.05	\$806.23	\$898.88	\$1,007.85
84	\$473.62	\$581.84	\$671.84	\$760.12	\$850.05	\$949.00	\$1,065.67

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Ideal
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 50

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$40.29	\$47.57	\$53.49	\$59.08	\$64.65	\$70.32	\$76.83
31	\$40.89	\$48.28	\$54.30	\$59.98	\$65.65	\$71.41	\$78.01
32	\$41.50	\$49.01	\$55.13	\$60.90	\$66.66	\$72.51	\$79.21
33	\$42.11	\$49.75	\$55.97	\$61.83	\$67.68	\$73.63	\$80.42
34	\$42.74	\$50.49	\$56.82	\$62.77	\$68.72	\$74.77	\$81.66
35	\$43.37	\$51.25	\$57.68	\$63.73	\$69.78	\$75.92	\$82.91
36	\$44.90	\$53.16	\$59.90	\$66.24	\$72.58	\$79.01	\$86.30
37	\$46.47	\$55.13	\$62.20	\$68.86	\$75.49	\$82.22	\$89.82
38	\$48.11	\$57.18	\$64.59	\$71.57	\$78.53	\$85.56	\$93.49
39	\$49.80	\$59.31	\$67.07	\$74.39	\$81.68	\$89.04	\$97.31
40	\$51.55	\$61.51	\$69.65	\$77.32	\$84.96	\$92.66	\$101.29
41	\$53.36	\$63.79	\$72.33	\$80.37	\$88.37	\$96.42	\$105.43
42	\$55.23	\$66.16	\$75.11	\$83.54	\$91.92	\$100.34	\$109.73
43	\$57.17	\$68.62	\$78.00	\$86.84	\$95.61	\$104.42	\$114.22
44	\$59.18	\$71.17	\$80.99	\$90.26	\$99.45	\$108.67	\$118.88
45	\$61.26	\$73.82	\$84.11	\$93.82	\$103.44	\$113.08	\$123.74
46	\$63.90	\$77.13	\$87.99	\$98.23	\$108.38	\$118.54	\$129.75
47	\$66.64	\$80.60	\$92.05	\$102.85	\$113.55	\$124.25	\$136.05
48	\$69.51	\$84.22	\$96.30	\$107.69	\$118.97	\$130.24	\$142.66
49	\$72.50	\$88.00	\$100.74	\$112.76	\$124.65	\$136.53	\$149.59
50	\$75.61	\$91.96	\$105.39	\$118.06	\$130.60	\$143.11	\$156.85
51	\$78.86	\$96.09	\$110.25	\$123.62	\$136.84	\$150.01	\$164.47
52	\$82.26	\$100.41	\$115.34	\$129.43	\$143.37	\$157.25	\$172.46
53	\$85.79	\$104.92	\$120.66	\$135.52	\$150.21	\$164.83	\$180.84
54	\$89.48	\$109.63	\$126.22	\$141.90	\$157.38	\$172.78	\$189.62
55	\$93.33	\$114.56	\$132.05	\$148.57	\$164.90	\$181.11	\$198.83
56	\$97.62	\$119.91	\$138.29	\$155.65	\$172.81	\$189.86	\$208.51
57	\$102.11	\$125.52	\$144.82	\$163.06	\$181.10	\$199.02	\$218.67
58	\$106.81	\$131.39	\$151.66	\$170.83	\$189.78	\$208.64	\$229.32
59	\$111.73	\$137.53	\$158.82	\$178.96	\$198.89	\$218.71	\$240.49
60	\$116.87	\$143.96	\$166.32	\$187.48	\$208.43	\$229.28	\$252.20
61	\$122.25	\$150.69	\$174.18	\$196.41	\$218.43	\$240.35	\$264.48
62	\$127.87	\$157.74	\$182.41	\$205.76	\$228.91	\$251.96	\$277.36
63	\$133.54	\$164.92	\$190.86	\$215.44	\$239.81	\$264.09	\$290.92
64	\$139.45	\$172.44	\$199.71	\$225.57	\$251.22	\$276.82	\$305.14
65	\$145.62	\$180.29	\$208.97	\$236.17	\$263.19	\$290.15	\$320.06
66	\$152.07	\$188.50	\$218.66	\$247.27	\$275.72	\$304.13	\$335.71
67	\$158.80	\$197.09	\$228.79	\$258.90	\$288.85	\$318.78	\$352.13
68	\$169.63	\$210.23	\$243.89	\$275.89	\$307.75	\$339.63	\$375.23
69	\$181.19	\$224.25	\$259.99	\$293.99	\$327.89	\$361.85	\$399.84
70	\$193.55	\$239.20	\$277.14	\$313.28	\$349.35	\$385.51	\$426.07
71	\$206.74	\$255.15	\$295.43	\$333.84	\$372.21	\$410.73	\$454.03
72	\$220.84	\$272.16	\$314.93	\$355.74	\$396.57	\$437.59	\$483.81
73	\$235.79	\$291.18	\$337.44	\$381.68	\$425.98	\$470.54	\$520.83
74	\$251.76	\$311.53	\$361.57	\$409.51	\$457.58	\$505.97	\$560.67
75	\$268.81	\$333.29	\$387.42	\$439.37	\$491.52	\$544.06	\$603.57
76	\$287.01	\$356.58	\$415.12	\$471.40	\$527.98	\$585.03	\$649.74
77	\$306.45	\$381.50	\$444.80	\$505.77	\$567.14	\$629.07	\$699.45
78	\$325.00	\$404.49	\$471.67	\$536.52	\$602.02	\$668.43	\$744.23
79	\$344.68	\$428.87	\$500.16	\$569.14	\$639.03	\$710.26	\$791.89
80	\$365.55	\$454.72	\$530.37	\$603.74	\$678.33	\$754.70	\$842.59
81	\$387.68	\$482.13	\$562.41	\$640.44	\$720.04	\$801.92	\$896.55
82	\$411.15	\$511.19	\$596.39	\$679.38	\$764.32	\$852.10	\$953.95
83	\$434.98	\$539.99	\$629.48	\$716.83	\$806.67	\$900.27	\$1,009.43
84	\$460.20	\$570.42	\$664.40	\$756.34	\$851.38	\$951.17	\$1,068.13

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 100
Home Care %: 100

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime
30 and under	\$21.26	\$23.67	\$25.66	\$27.52	\$29.44	\$31.43	\$33.69
31	\$21.67	\$24.16	\$26.20	\$28.12	\$30.09	\$32.14	\$34.47
32	\$22.09	\$24.65	\$26.76	\$28.74	\$30.77	\$32.88	\$35.27
33	\$22.52	\$25.16	\$27.32	\$29.36	\$31.45	\$33.63	\$36.09
34	\$22.96	\$25.67	\$27.90	\$30.00	\$32.16	\$34.39	\$36.93
35	\$23.41	\$26.20	\$28.49	\$30.66	\$32.87	\$35.18	\$37.79
36	\$24.18	\$27.15	\$29.60	\$31.90	\$34.25	\$36.70	\$39.46
37	\$24.98	\$28.14	\$30.74	\$33.19	\$35.69	\$38.29	\$41.20
38	\$25.80	\$29.17	\$31.93	\$34.53	\$37.19	\$39.94	\$43.02
39	\$26.66	\$30.23	\$33.16	\$35.92	\$38.75	\$41.67	\$44.92
40	\$27.54	\$31.33	\$34.45	\$37.38	\$40.37	\$43.48	\$46.91
41	\$28.45	\$32.47	\$35.78	\$38.89	\$42.07	\$45.36	\$48.98
42	\$29.39	\$33.65	\$37.16	\$40.46	\$43.83	\$47.32	\$51.15
43	\$30.36	\$34.88	\$38.60	\$42.10	\$45.67	\$49.37	\$53.41
44	\$31.37	\$36.15	\$40.09	\$43.80	\$47.59	\$51.50	\$55.77
45	\$32.41	\$37.47	\$41.64	\$45.57	\$49.59	\$53.73	\$58.24
46	\$33.87	\$39.30	\$43.77	\$47.98	\$52.28	\$56.72	\$61.53
47	\$35.40	\$41.21	\$46.00	\$50.51	\$55.12	\$59.87	\$65.00
48	\$36.99	\$43.22	\$48.35	\$53.18	\$58.11	\$63.19	\$68.67
49	\$38.66	\$45.33	\$50.82	\$55.98	\$61.26	\$66.70	\$72.55
50	\$40.41	\$47.54	\$53.41	\$58.94	\$64.59	\$70.40	\$76.65
51	\$42.23	\$49.86	\$56.14	\$62.05	\$68.09	\$74.31	\$80.97
52	\$44.13	\$52.29	\$59.01	\$65.33	\$71.79	\$78.44	\$85.55
53	\$46.12	\$54.84	\$62.02	\$68.78	\$75.69	\$82.79	\$90.38
54	\$48.21	\$57.52	\$65.19	\$72.41	\$79.80	\$87.39	\$95.48
55	\$50.38	\$60.32	\$68.52	\$76.24	\$84.13	\$92.24	\$100.87
56	\$52.28	\$63.91	\$72.68	\$80.94	\$89.38	\$98.07	\$107.32
57	\$56.35	\$67.72	\$77.09	\$85.93	\$94.96	\$104.27	\$114.18
58	\$59.59	\$71.75	\$81.78	\$91.23	\$100.89	\$110.86	\$121.48
59	\$63.03	\$76.03	\$86.74	\$96.85	\$107.19	\$117.86	\$129.24
60	\$66.65	\$80.55	\$92.01	\$102.82	\$113.89	\$125.31	\$137.50
61	\$70.49	\$85.35	\$97.60	\$109.16	\$121.00	\$133.22	\$146.29
62	\$74.55	\$90.43	\$103.53	\$115.89	\$128.56	\$141.64	\$155.64
63	\$78.78	\$95.80	\$109.84	\$123.10	\$136.70	\$150.75	\$165.82
64	\$83.25	\$101.49	\$116.54	\$130.76	\$145.35	\$160.44	\$176.66
65	\$87.97	\$107.52	\$123.65	\$138.89	\$154.55	\$170.76	\$188.22
66	\$92.96	\$113.90	\$131.19	\$147.54	\$164.34	\$181.74	\$200.52
67	\$98.23	\$120.66	\$139.19	\$156.72	\$174.74	\$193.43	\$213.64
68	\$107.30	\$131.60	\$151.69	\$170.72	\$190.30	\$210.64	\$232.67
69	\$117.20	\$143.53	\$165.31	\$185.97	\$207.25	\$229.38	\$253.40
70	\$128.01	\$156.54	\$180.16	\$202.58	\$225.71	\$249.79	\$275.98
71	\$139.83	\$170.73	\$196.34	\$220.68	\$245.81	\$272.01	\$300.57
72	\$152.73	\$186.21	\$213.97	\$240.39	\$267.70	\$296.21	\$327.35
73	\$165.39	\$202.25	\$232.88	\$262.08	\$292.31	\$323.91	\$358.47
74	\$179.11	\$219.68	\$253.46	\$285.73	\$319.19	\$354.21	\$392.55
75	\$193.95	\$238.62	\$275.86	\$311.51	\$348.53	\$387.34	\$429.87
76	\$210.03	\$259.18	\$300.23	\$339.62	\$380.57	\$423.56	\$470.74
77	\$227.45	\$281.52	\$326.77	\$370.26	\$415.56	\$463.18	\$515.49
78	\$245.03	\$303.35	\$352.23	\$399.34	\$448.54	\$500.48	\$557.81
79	\$263.98	\$326.88	\$379.68	\$430.70	\$484.14	\$540.79	\$603.61
80	\$284.40	\$352.23	\$409.27	\$464.53	\$522.57	\$584.35	\$653.17
81	\$306.39	\$379.54	\$441.16	\$501.01	\$564.05	\$631.42	\$706.80
82	\$330.09	\$408.98	\$475.54	\$540.36	\$608.82	\$682.27	\$764.83
83	\$353.69	\$437.76	\$508.73	\$578.02	\$651.51	\$730.82	\$820.50
84	\$378.97	\$468.57	\$544.23	\$618.32	\$697.19	\$782.83	\$880.23
85	\$406.06	\$501.55	\$582.22	\$661.42	\$746.07	\$838.53	\$944.30
86	\$435.09	\$536.85	\$622.85	\$707.53	\$798.37	\$898.21	\$1,013.04
87	\$466.19	\$574.64	\$666.32	\$756.85	\$854.35	\$962.12	\$1,086.78
88	\$489.87	\$601.63	\$695.75	\$788.87	\$889.67	\$1,001.99	\$1,132.72
89	\$514.76	\$629.89	\$726.48	\$822.24	\$926.46	\$1,043.52	\$1,180.60
90	\$540.90	\$659.49	\$758.56	\$857.02	\$964.76	\$1,086.76	\$1,230.50
91	\$568.38	\$690.47	\$792.06	\$893.27	\$1,004.65	\$1,131.80	\$1,282.51
92	\$597.25	\$722.90	\$827.04	\$931.05	\$1,046.18	\$1,178.70	\$1,336.72
93	\$619.30	\$745.99	\$850.33	\$954.89	\$1,071.44	\$1,206.73	\$1,368.86
94	\$642.17	\$769.81	\$874.27	\$979.34	\$1,097.32	\$1,235.42	\$1,401.77
95	\$665.88	\$794.39	\$898.89	\$1,004.41	\$1,123.81	\$1,264.79	\$1,435.47
96	\$690.46	\$819.76	\$924.20	\$1,030.13	\$1,150.95	\$1,294.86	\$1,469.98
97	\$715.96	\$845.94	\$950.23	\$1,056.50	\$1,178.75	\$1,325.65	\$1,505.32
98	\$737.10	\$867.55	\$971.63	\$1,078.14	\$1,201.52	\$1,350.86	\$1,534.27
99	\$754.52	\$885.28	\$989.14	\$1,095.81	\$1,220.08	\$1,371.42	\$1,557.88
100	\$768.78	\$899.75	\$1,003.40	\$1,110.17	\$1,235.17	\$1,388.11	\$1,577.06

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$113.42	\$138.77	\$158.13	\$176.17	\$193.89	\$212.59	\$233.69
31	\$114.75	\$140.40	\$159.98	\$178.23	\$196.16	\$215.08	\$236.43
32	\$116.09	\$142.05	\$161.86	\$180.32	\$198.46	\$217.60	\$239.20
33	\$117.45	\$143.71	\$163.76	\$182.44	\$200.79	\$220.15	\$242.01
34	\$118.83	\$145.39	\$165.68	\$184.57	\$203.14	\$222.73	\$244.85
35	\$120.22	\$147.10	\$167.62	\$186.74	\$205.52	\$225.34	\$247.72
36	\$121.63	\$148.92	\$169.78	\$189.18	\$208.22	\$228.28	\$250.90
37	\$123.07	\$150.79	\$171.98	\$191.69	\$210.98	\$231.30	\$254.15
38	\$124.54	\$152.71	\$174.23	\$194.25	\$213.82	\$234.39	\$257.50
39	\$126.05	\$154.66	\$176.53	\$196.87	\$216.72	\$237.57	\$260.94
40	\$127.58	\$156.65	\$178.90	\$199.58	\$219.70	\$240.84	\$264.48
41	\$129.15	\$158.70	\$181.32	\$202.34	\$222.76	\$244.20	\$268.11
42	\$130.75	\$160.79	\$183.80	\$205.17	\$225.90	\$247.64	\$271.85
43	\$132.39	\$162.94	\$186.34	\$208.08	\$229.12	\$251.19	\$275.70
44	\$134.07	\$165.13	\$188.95	\$211.06	\$232.44	\$254.82	\$279.65
45	\$135.79	\$167.38	\$191.62	\$214.12	\$235.85	\$258.57	\$283.73
46	\$138.44	\$170.74	\$195.54	\$218.55	\$240.74	\$263.94	\$289.65
47	\$141.18	\$174.21	\$199.58	\$223.13	\$245.81	\$269.50	\$295.78
48	\$144.00	\$177.79	\$203.77	\$227.86	\$251.05	\$275.26	\$302.14
49	\$146.90	\$181.49	\$208.10	\$232.76	\$256.48	\$281.24	\$308.75
50	\$149.90	\$185.31	\$212.56	\$237.84	\$262.12	\$287.44	\$315.60
51	\$152.99	\$189.25	\$217.20	\$243.09	\$267.95	\$293.87	\$322.71
52	\$156.17	\$193.33	\$221.99	\$248.54	\$274.02	\$300.56	\$330.11
53	\$159.45	\$197.55	\$226.95	\$254.19	\$280.31	\$307.49	\$337.79
54	\$162.85	\$201.91	\$232.09	\$260.04	\$286.83	\$314.71	\$345.78
55	\$166.35	\$206.42	\$237.41	\$266.12	\$293.61	\$322.20	\$354.09
56	\$169.84	\$210.72	\$242.32	\$271.61	\$299.66	\$328.86	\$361.52
57	\$173.49	\$215.24	\$247.49	\$277.40	\$306.04	\$335.90	\$369.36
58	\$177.32	\$219.99	\$252.94	\$283.49	\$312.78	\$343.33	\$377.64
59	\$181.36	\$224.99	\$258.66	\$289.92	\$319.89	\$351.17	\$386.39
60	\$185.58	\$230.23	\$264.70	\$296.69	\$327.40	\$359.46	\$395.64
61	\$190.02	\$235.76	\$271.06	\$303.84	\$335.33	\$368.22	\$405.43
62	\$194.68	\$241.57	\$277.76	\$311.38	\$343.71	\$377.49	\$415.78
63	\$199.16	\$247.20	\$284.29	\$318.76	\$351.94	\$386.64	\$426.08
64	\$203.88	\$253.15	\$291.21	\$326.59	\$360.68	\$396.38	\$437.04
65	\$208.85	\$259.44	\$298.53	\$334.90	\$369.98	\$406.74	\$448.73
66	\$214.09	\$266.09	\$306.29	\$343.72	\$379.86	\$417.77	\$461.15
67	\$219.61	\$273.11	\$314.51	\$353.07	\$390.35	\$429.50	\$474.39
68	\$229.08	\$284.49	\$327.39	\$367.39	\$406.08	\$446.75	\$493.55
69	\$239.39	\$296.86	\$341.40	\$382.97	\$423.20	\$465.53	\$514.41
70	\$250.60	\$310.31	\$356.63	\$399.90	\$441.82	\$485.99	\$537.13
71	\$262.83	\$324.94	\$373.19	\$418.32	\$462.09	\$508.25	\$561.85
72	\$276.14	\$340.86	\$391.21	\$438.36	\$484.15	\$532.49	\$588.76
73	\$290.62	\$359.19	\$412.62	\$462.70	\$511.34	\$562.77	\$622.90
74	\$306.19	\$378.94	\$435.74	\$489.04	\$540.83	\$595.68	\$660.03
75	\$322.91	\$400.23	\$460.71	\$517.54	\$572.81	\$631.44	\$700.44
76	\$340.89	\$423.18	\$487.69	\$548.41	\$607.52	\$670.33	\$744.43
77	\$360.24	\$447.95	\$516.88	\$581.84	\$645.21	\$712.64	\$792.34
78	\$377.48	\$469.04	\$541.03	\$609.04	\$675.67	\$746.93	\$831.57
79	\$396.08	\$491.83	\$567.18	\$638.53	\$708.78	\$784.26	\$874.31
80	\$416.16	\$516.44	\$595.48	\$670.51	\$744.74	\$824.88	\$920.85
81	\$437.81	\$543.02	\$626.09	\$705.16	\$783.78	\$869.05	\$971.49
82	\$461.17	\$571.73	\$659.20	\$742.69	\$826.14	\$917.03	\$1,026.56
83	\$484.55	\$599.60	\$690.51	\$777.54	\$866.12	\$963.33	\$1,080.15
84	\$509.60	\$629.50	\$724.15	\$815.06	\$909.12	\$1,013.11	\$1,137.82

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$41.87	\$49.51	\$55.64	\$61.37	\$66.99	\$72.86	\$79.57
31	\$42.49	\$50.26	\$56.49	\$62.32	\$68.03	\$73.98	\$80.80
32	\$43.12	\$51.01	\$57.35	\$63.27	\$69.07	\$75.13	\$82.04
33	\$43.77	\$51.79	\$58.22	\$64.24	\$70.14	\$76.29	\$83.31
34	\$44.42	\$52.57	\$59.11	\$65.23	\$71.22	\$77.47	\$84.59
35	\$45.08	\$53.36	\$60.01	\$66.23	\$72.32	\$78.67	\$85.89
36	\$46.69	\$55.37	\$62.34	\$68.86	\$75.24	\$81.89	\$89.42
37	\$48.35	\$57.45	\$64.76	\$71.60	\$78.28	\$85.24	\$93.10
38	\$50.07	\$59.61	\$67.28	\$74.45	\$81.45	\$88.72	\$96.93
39	\$51.85	\$61.85	\$69.89	\$77.41	\$84.74	\$92.35	\$100.92
40	\$53.70	\$64.18	\$72.60	\$80.49	\$88.17	\$96.13	\$105.07
41	\$55.61	\$66.59	\$75.42	\$83.69	\$91.73	\$100.06	\$109.39
42	\$57.59	\$69.09	\$78.35	\$87.02	\$95.44	\$104.15	\$113.88
43	\$59.64	\$71.69	\$81.39	\$90.48	\$99.30	\$108.41	\$118.57
44	\$61.76	\$74.39	\$84.56	\$94.08	\$103.31	\$112.85	\$123.44
45	\$63.96	\$77.18	\$87.84	\$97.82	\$107.49	\$117.46	\$128.52
46	\$66.74	\$80.69	\$91.93	\$102.46	\$112.65	\$123.16	\$134.80
47	\$69.64	\$84.35	\$96.21	\$107.31	\$118.06	\$129.13	\$141.39
48	\$72.67	\$88.18	\$100.68	\$112.40	\$123.73	\$135.39	\$148.29
49	\$75.83	\$92.18	\$105.37	\$117.73	\$129.67	\$141.96	\$155.54
50	\$79.13	\$96.36	\$110.27	\$123.31	\$135.90	\$148.84	\$163.14
51	\$82.57	\$100.73	\$115.40	\$129.15	\$142.43	\$156.06	\$171.11
52	\$86.16	\$105.31	\$120.78	\$135.27	\$149.27	\$163.63	\$179.47
53	\$89.91	\$110.09	\$126.40	\$141.68	\$156.43	\$171.56	\$188.24
54	\$93.82	\$115.08	\$132.28	\$148.40	\$163.94	\$179.88	\$197.44
55	\$97.90	\$120.30	\$138.44	\$155.44	\$171.82	\$188.60	\$207.09
56	\$102.43	\$125.96	\$145.01	\$162.87	\$180.09	\$197.75	\$217.21
57	\$107.17	\$131.88	\$151.89	\$170.66	\$188.77	\$207.33	\$227.82
58	\$112.13	\$138.08	\$159.10	\$178.82	\$197.86	\$217.39	\$238.96
59	\$117.31	\$144.57	\$166.65	\$187.38	\$207.39	\$227.93	\$250.64
60	\$122.74	\$151.36	\$174.56	\$196.34	\$217.38	\$238.98	\$262.88
61	\$128.42	\$158.48	\$182.84	\$205.73	\$227.85	\$250.56	\$275.73
62	\$134.37	\$165.93	\$191.52	\$215.57	\$238.82	\$262.71	\$289.21
63	\$140.38	\$173.55	\$200.47	\$225.78	\$250.26	\$275.44	\$303.43
64	\$146.66	\$181.52	\$209.83	\$236.47	\$262.26	\$288.79	\$318.36
65	\$153.21	\$189.87	\$219.64	\$247.67	\$274.82	\$302.79	\$334.02
66	\$160.07	\$198.59	\$229.90	\$259.40	\$287.99	\$317.47	\$350.44
67	\$167.23	\$207.72	\$240.64	\$271.68	\$301.79	\$332.86	\$367.68
68	\$178.57	\$221.51	\$256.47	\$289.47	\$321.51	\$354.59	\$391.78
69	\$190.69	\$236.23	\$273.34	\$308.42	\$342.51	\$377.75	\$417.46
70	\$203.63	\$251.92	\$291.33	\$328.61	\$364.88	\$402.42	\$444.82
71	\$217.45	\$268.66	\$310.49	\$350.12	\$388.72	\$428.70	\$473.97
72	\$232.20	\$286.51	\$330.92	\$373.04	\$414.11	\$456.70	\$505.04
73	\$248.10	\$306.73	\$354.79	\$400.45	\$445.02	\$491.29	\$543.91
74	\$265.08	\$328.39	\$380.38	\$429.88	\$478.24	\$528.50	\$585.78
75	\$283.23	\$351.57	\$407.82	\$461.47	\$513.93	\$568.53	\$630.88
76	\$302.62	\$376.40	\$437.24	\$495.38	\$552.30	\$611.59	\$679.44
77	\$323.34	\$402.97	\$468.78	\$531.78	\$593.52	\$657.92	\$731.75
78	\$343.13	\$427.52	\$497.38	\$564.41	\$630.36	\$699.47	\$779.04
79	\$364.13	\$453.57	\$527.73	\$599.05	\$669.49	\$743.65	\$829.38
80	\$386.43	\$481.21	\$559.93	\$635.81	\$711.05	\$790.62	\$882.98
81	\$410.08	\$510.53	\$594.09	\$674.82	\$755.19	\$840.56	\$940.05
82	\$435.19	\$541.64	\$630.33	\$716.24	\$802.07	\$893.65	\$1,000.80
83	\$461.03	\$572.98	\$666.25	\$756.79	\$847.81	\$945.66	\$1,060.69
84	\$488.41	\$606.13	\$704.21	\$799.65	\$896.17	\$1,000.71	\$1,124.16

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 75
Home Care %: 75

		Annual Rates per \$10 of Daily Benefit Amount						
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
30 and under	\$20.79	\$22.97	\$24.74	\$26.41	\$28.11	\$29.84	\$31.82	
31	\$21.19	\$23.43	\$25.26	\$26.98	\$28.73	\$30.50	\$32.55	
32	\$21.60	\$23.91	\$25.79	\$27.56	\$29.36	\$31.19	\$33.29	
33	\$22.01	\$24.39	\$26.32	\$28.15	\$30.00	\$31.89	\$34.05	
34	\$22.43	\$24.88	\$26.87	\$28.75	\$30.66	\$32.60	\$34.82	
35	\$22.86	\$25.38	\$27.44	\$29.37	\$31.34	\$33.34	\$35.62	
36	\$23.60	\$26.29	\$28.47	\$30.53	\$32.62	\$34.74	\$37.16	
37	\$24.37	\$27.22	\$29.55	\$31.74	\$33.96	\$36.21	\$38.76	
38	\$25.16	\$28.19	\$30.66	\$32.99	\$35.35	\$37.73	\$40.43	
39	\$25.97	\$29.20	\$31.82	\$34.29	\$36.80	\$39.33	\$42.18	
40	\$26.81	\$30.23	\$33.02	\$35.65	\$38.30	\$40.99	\$44.00	
41	\$27.68	\$31.31	\$34.27	\$37.06	\$39.87	\$42.71	\$45.90	
42	\$28.58	\$32.43	\$35.56	\$38.52	\$41.51	\$44.52	\$47.88	
43	\$29.50	\$33.58	\$36.91	\$40.04	\$43.21	\$46.39	\$49.94	
44	\$30.46	\$34.78	\$38.30	\$41.62	\$44.98	\$48.35	\$52.10	
45	\$31.45	\$36.01	\$39.75	\$43.27	\$46.82	\$50.39	\$54.35	
46	\$32.84	\$37.74	\$41.74	\$45.51	\$49.31	\$53.14	\$57.36	
47	\$34.30	\$39.54	\$43.83	\$47.87	\$51.94	\$56.03	\$60.54	
48	\$35.81	\$41.44	\$46.03	\$50.35	\$54.71	\$59.08	\$63.90	
49	\$37.40	\$43.42	\$48.33	\$52.96	\$57.62	\$62.30	\$67.44	
50	\$39.06	\$45.50	\$50.75	\$55.70	\$60.69	\$65.69	\$71.18	
51	\$40.79	\$47.67	\$53.30	\$58.59	\$63.92	\$69.27	\$75.13	
52	\$42.60	\$49.95	\$55.96	\$61.63	\$67.33	\$73.04	\$79.30	
53	\$44.48	\$52.34	\$58.77	\$64.82	\$70.92	\$77.02	\$83.69	
54	\$46.45	\$54.85	\$61.71	\$68.18	\$74.70	\$81.22	\$88.34	
55	\$48.51	\$57.47	\$64.80	\$71.71	\$78.68	\$85.64	\$93.24	
56	\$51.28	\$60.86	\$68.70	\$76.09	\$83.54	\$91.01	\$99.15	
57	\$54.21	\$64.45	\$72.84	\$80.74	\$88.71	\$96.70	\$105.43	
58	\$57.30	\$68.25	\$77.22	\$85.67	\$94.20	\$102.76	\$112.11	
59	\$60.57	\$72.28	\$81.86	\$90.91	\$100.03	\$109.19	\$119.22	
60	\$64.02	\$76.54	\$86.79	\$96.46	\$106.23	\$116.03	\$126.78	
61	\$67.68	\$81.06	\$92.01	\$102.35	\$112.80	\$123.30	\$134.81	
62	\$71.54	\$85.84	\$97.55	\$108.60	\$119.78	\$131.02	\$143.36	
63	\$75.54	\$90.87	\$103.42	\$115.28	\$127.27	\$139.35	\$152.63	
64	\$79.77	\$96.19	\$109.64	\$122.36	\$135.23	\$148.20	\$162.50	
65	\$84.23	\$101.83	\$116.24	\$129.88	\$143.69	\$157.62	\$173.01	
66	\$88.94	\$107.79	\$123.24	\$137.86	\$152.68	\$167.64	\$184.21	
67	\$93.92	\$114.11	\$130.66	\$146.33	\$162.23	\$178.30	\$196.12	
68	\$102.62	\$124.49	\$142.44	\$159.46	\$176.73	\$194.23	\$213.67	
69	\$112.13	\$135.82	\$155.29	\$173.76	\$192.54	\$211.58	\$232.78	
70	\$122.52	\$148.19	\$169.29	\$189.35	\$209.76	\$230.48	\$253.61	
71	\$133.87	\$161.68	\$184.56	\$206.33	\$228.51	\$251.07	\$276.30	
72	\$146.27	\$176.39	\$201.21	\$224.85	\$248.95	\$273.49	\$301.02	
73	\$158.28	\$191.45	\$218.83	\$244.96	\$271.64	\$298.84	\$329.40	
74	\$171.27	\$207.78	\$237.99	\$266.87	\$296.39	\$326.54	\$360.47	
75	\$185.34	\$225.51	\$258.83	\$290.74	\$323.40	\$356.81	\$394.46	
76	\$200.55	\$244.76	\$281.49	\$316.74	\$352.88	\$389.88	\$431.66	
77	\$217.02	\$265.65	\$306.14	\$345.07	\$385.03	\$426.01	\$472.37	
78	\$233.65	\$286.08	\$329.82	\$371.97	\$415.39	\$460.13	\$510.97	
79	\$251.57	\$308.08	\$355.32	\$400.98	\$448.14	\$496.99	\$552.72	
80	\$270.85	\$331.77	\$382.80	\$432.24	\$483.48	\$536.79	\$597.88	
81	\$291.62	\$357.29	\$412.40	\$465.94	\$521.60	\$579.79	\$646.74	
82	\$313.98	\$384.76	\$444.30	\$502.26	\$562.72	\$626.23	\$699.59	
83	\$336.06	\$411.38	\$474.78	\$536.70	\$601.58	\$670.25	\$749.98	
84	\$359.70	\$439.84	\$507.37	\$573.50	\$643.12	\$717.37	\$804.01	
85	\$385.00	\$470.27	\$542.18	\$612.82	\$687.53	\$767.80	\$861.93	
86	\$412.09	\$502.81	\$579.39	\$654.83	\$735.00	\$821.78	\$924.02	
87	\$441.08	\$537.60	\$619.15	\$699.73	\$785.75	\$879.55	\$990.59	
88	\$462.85	\$562.01	\$645.55	\$728.32	\$817.26	\$915.23	\$1,031.78	
89	\$485.71	\$587.54	\$673.08	\$758.07	\$850.03	\$952.36	\$1,074.67	
90	\$509.69	\$614.22	\$701.79	\$789.04	\$884.11	\$991.00	\$1,119.36	
91	\$534.85	\$642.12	\$731.72	\$821.28	\$919.56	\$1,031.20	\$1,165.90	
92	\$561.26	\$671.28	\$762.92	\$854.83	\$956.43	\$1,073.04	\$1,214.38	
93	\$581.12	\$691.64	\$783.27	\$875.58	\$978.50	\$1,097.81	\$1,242.95	
94	\$601.68	\$712.61	\$804.17	\$896.83	\$1,001.08	\$1,123.16	\$1,272.19	
95	\$622.98	\$734.22	\$825.62	\$918.59	\$1,024.17	\$1,149.09	\$1,302.12	
96	\$645.02	\$756.48	\$847.64	\$940.89	\$1,047.80	\$1,175.62	\$1,332.75	
97	\$667.84	\$779.42	\$870.25	\$963.72	\$1,071.98	\$1,202.76	\$1,364.10	
98	\$686.75	\$798.32	\$888.83	\$982.43	\$1,091.76	\$1,224.98	\$1,389.78	
99	\$702.30	\$813.81	\$904.00	\$997.69	\$1,107.88	\$1,243.08	\$1,410.70	
100	\$715.03	\$826.45	\$916.35	\$1,010.09	\$1,120.97	\$1,257.77	\$1,427.69	

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 75
Home Care %: 75

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$107.92	\$129.78	\$146.63	\$162.17	\$177.00	\$193.78	\$212.52
31	\$109.18	\$131.30	\$148.35	\$164.07	\$179.08	\$196.05	\$215.02
32	\$110.46	\$132.84	\$150.09	\$166.00	\$181.18	\$198.35	\$217.54
33	\$111.76	\$134.40	\$151.85	\$167.94	\$183.30	\$200.68	\$220.09
34	\$113.07	\$135.98	\$153.63	\$169.91	\$185.45	\$203.03	\$222.67
35	\$114.39	\$137.57	\$155.43	\$171.90	\$187.62	\$205.41	\$225.28
36	\$115.75	\$139.29	\$157.43	\$174.15	\$190.06	\$208.07	\$228.17
37	\$117.14	\$141.04	\$159.48	\$176.46	\$192.57	\$210.81	\$231.12
38	\$118.55	\$142.84	\$161.58	\$178.81	\$195.14	\$213.61	\$234.16
39	\$119.99	\$144.68	\$163.73	\$181.23	\$197.78	\$216.50	\$237.29
40	\$121.46	\$146.54	\$165.93	\$183.71	\$200.47	\$219.46	\$240.49
41	\$122.97	\$148.47	\$168.18	\$186.25	\$203.25	\$222.48	\$243.79
42	\$124.51	\$150.44	\$170.48	\$188.86	\$206.10	\$225.61	\$247.17
43	\$126.08	\$152.44	\$172.86	\$191.52	\$209.03	\$228.81	\$250.65
44	\$127.69	\$154.50	\$175.27	\$194.26	\$212.03	\$232.10	\$254.23
45	\$129.33	\$156.60	\$177.76	\$197.08	\$215.11	\$235.49	\$257.92
46	\$131.86	\$159.75	\$181.39	\$201.14	\$219.54	\$240.36	\$263.28
47	\$134.48	\$162.99	\$185.14	\$205.35	\$224.13	\$245.39	\$268.83
48	\$137.16	\$166.35	\$189.02	\$209.69	\$228.89	\$250.61	\$274.59
49	\$139.93	\$169.80	\$193.02	\$214.19	\$233.81	\$256.02	\$280.56
50	\$142.79	\$173.37	\$197.16	\$218.84	\$238.91	\$261.63	\$286.76
51	\$145.73	\$177.05	\$201.46	\$223.66	\$244.20	\$267.46	\$293.20
52	\$148.77	\$180.86	\$205.88	\$228.65	\$249.69	\$273.50	\$299.88
53	\$151.89	\$184.80	\$210.47	\$233.82	\$255.38	\$279.77	\$306.81
54	\$155.11	\$188.87	\$215.21	\$239.18	\$261.29	\$286.29	\$314.04
55	\$158.44	\$193.07	\$220.13	\$244.74	\$267.42	\$293.06	\$321.54
56	\$161.77	\$197.10	\$224.69	\$249.80	\$272.93	\$299.13	\$328.27
57	\$165.26	\$201.33	\$229.50	\$255.13	\$278.75	\$305.52	\$335.38
58	\$168.91	\$205.77	\$234.54	\$260.74	\$284.89	\$312.28	\$342.89
59	\$172.75	\$210.45	\$239.85	\$266.66	\$291.38	\$319.42	\$350.83
60	\$176.77	\$215.36	\$245.46	\$272.90	\$298.24	\$326.97	\$359.23
61	\$181.00	\$220.53	\$251.35	\$279.48	\$305.47	\$334.95	\$368.10
62	\$185.44	\$225.97	\$257.57	\$286.42	\$313.11	\$343.38	\$377.49
63	\$189.68	\$231.21	\$263.59	\$293.17	\$320.60	\$351.71	\$386.80
64	\$194.15	\$236.73	\$269.96	\$300.32	\$328.56	\$360.56	\$396.71
65	\$198.85	\$242.58	\$276.70	\$307.92	\$337.02	\$369.99	\$407.25
66	\$203.81	\$248.74	\$283.85	\$315.97	\$346.01	\$380.01	\$418.49
67	\$209.03	\$255.27	\$291.42	\$324.51	\$355.57	\$390.67	\$430.44
68	\$218.13	\$266.00	\$303.47	\$337.79	\$370.07	\$406.60	\$447.99
69	\$228.03	\$277.69	\$316.58	\$352.24	\$385.88	\$423.95	\$467.10
70	\$238.82	\$290.42	\$330.85	\$367.98	\$403.10	\$442.86	\$487.93
71	\$250.57	\$304.26	\$346.38	\$385.11	\$421.86	\$463.45	\$510.62
72	\$263.37	\$319.33	\$363.30	\$403.78	\$442.30	\$485.87	\$535.34
73	\$277.14	\$336.42	\$383.07	\$426.04	\$466.77	\$513.09	\$566.19
74	\$291.92	\$354.80	\$404.41	\$450.13	\$493.31	\$542.68	\$599.75
75	\$307.81	\$374.62	\$427.46	\$476.20	\$522.13	\$574.86	\$636.25
76	\$324.86	\$395.98	\$452.35	\$504.43	\$553.44	\$609.85	\$676.00
77	\$343.20	\$419.02	\$479.27	\$535.02	\$587.43	\$647.92	\$719.28
78	\$359.49	\$438.56	\$501.45	\$559.80	\$614.96	\$678.91	\$754.71
79	\$377.08	\$459.68	\$525.46	\$586.71	\$644.92	\$712.68	\$793.33
80	\$396.03	\$482.50	\$551.47	\$615.90	\$677.51	\$749.43	\$835.39
81	\$416.46	\$507.15	\$579.61	\$647.55	\$712.92	\$789.43	\$881.20
82	\$438.49	\$533.75	\$610.06	\$681.84	\$751.36	\$832.91	\$931.04
83	\$460.28	\$559.16	\$638.29	\$713.23	\$788.16	\$874.99	\$979.71
84	\$483.64	\$586.42	\$668.67	\$747.03	\$827.65	\$920.18	\$1,032.03

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 75
Home Care %: 75

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$40.29	\$47.15	\$52.48	\$57.38	\$62.27	\$67.45	\$73.43
31	\$40.89	\$47.86	\$53.28	\$58.26	\$63.23	\$68.49	\$74.55
32	\$41.50	\$48.58	\$54.09	\$59.15	\$64.20	\$69.54	\$75.70
33	\$42.11	\$49.31	\$54.91	\$60.05	\$65.18	\$70.61	\$76.86
34	\$42.74	\$50.06	\$55.74	\$60.97	\$66.18	\$71.70	\$78.04
35	\$43.38	\$50.81	\$56.59	\$61.90	\$67.20	\$72.81	\$79.23
36	\$44.90	\$52.70	\$58.76	\$64.33	\$69.88	\$75.74	\$82.45
37	\$46.49	\$54.66	\$61.02	\$66.86	\$72.66	\$78.80	\$85.80
38	\$48.13	\$56.69	\$63.36	\$69.49	\$75.56	\$81.98	\$89.29
39	\$49.82	\$58.80	\$65.80	\$72.22	\$78.58	\$85.29	\$92.92
40	\$51.58	\$60.99	\$68.32	\$75.05	\$81.71	\$88.73	\$96.70
41	\$53.40	\$63.26	\$70.95	\$78.00	\$84.97	\$92.31	\$100.63
42	\$55.28	\$65.61	\$73.67	\$81.07	\$88.36	\$96.03	\$104.72
43	\$57.23	\$68.05	\$76.50	\$84.25	\$91.88	\$99.91	\$108.97
44	\$59.25	\$70.59	\$79.44	\$87.56	\$95.55	\$103.94	\$113.40
45	\$61.34	\$73.21	\$82.49	\$91.00	\$99.36	\$108.14	\$118.01
46	\$63.98	\$76.50	\$86.29	\$95.27	\$104.08	\$113.32	\$123.72
47	\$66.74	\$79.95	\$90.27	\$99.74	\$109.03	\$118.76	\$129.71
48	\$69.62	\$83.54	\$94.44	\$104.42	\$114.21	\$124.46	\$135.99
49	\$72.62	\$87.30	\$98.79	\$109.32	\$119.63	\$130.43	\$142.57
50	\$75.75	\$91.23	\$103.35	\$114.46	\$125.32	\$136.69	\$149.47
51	\$79.02	\$95.33	\$108.11	\$119.83	\$131.27	\$143.25	\$156.70
52	\$82.42	\$99.62	\$113.10	\$125.45	\$137.51	\$150.12	\$164.28
53	\$85.98	\$104.10	\$118.31	\$131.34	\$144.04	\$157.32	\$172.24
54	\$89.68	\$108.78	\$123.77	\$137.50	\$150.88	\$164.87	\$180.57
55	\$93.55	\$113.68	\$129.48	\$143.95	\$158.05	\$172.78	\$189.31
56	\$97.86	\$118.99	\$135.60	\$150.81	\$165.63	\$181.12	\$198.53
57	\$102.37	\$124.56	\$142.00	\$157.99	\$173.57	\$189.86	\$208.20
58	\$107.09	\$130.39	\$148.71	\$165.51	\$181.89	\$199.03	\$218.34
59	\$112.02	\$136.49	\$155.74	\$173.39	\$190.61	\$208.63	\$228.97
60	\$117.19	\$142.88	\$163.10	\$181.64	\$199.74	\$218.70	\$240.12
61	\$122.59	\$149.57	\$170.80	\$190.29	\$209.32	\$229.26	\$251.81
62	\$128.24	\$156.57	\$178.87	\$199.35	\$219.35	\$240.32	\$264.07
63	\$133.93	\$163.70	\$187.17	\$208.71	\$229.78	\$251.88	\$276.97
64	\$139.87	\$171.17	\$195.84	\$218.52	\$240.71	\$264.00	\$290.50
65	\$146.08	\$178.97	\$204.92	\$228.78	\$252.15	\$276.70	\$304.69
66	\$152.56	\$187.13	\$214.42	\$239.53	\$264.14	\$290.02	\$319.57
67	\$159.33	\$195.66	\$224.37	\$250.79	\$276.70	\$303.97	\$335.18
68	\$170.20	\$208.73	\$239.22	\$267.30	\$294.88	\$323.93	\$357.26
69	\$181.81	\$222.68	\$255.05	\$284.91	\$314.26	\$345.20	\$380.80
70	\$194.22	\$237.56	\$271.94	\$303.68	\$334.90	\$367.87	\$405.88
71	\$207.47	\$253.43	\$289.94	\$323.68	\$356.91	\$392.02	\$432.62
72	\$221.63	\$270.37	\$309.14	\$345.00	\$380.36	\$417.77	\$461.12
73	\$236.72	\$289.33	\$331.30	\$370.18	\$408.54	\$449.17	\$496.40
74	\$252.83	\$309.63	\$355.05	\$397.19	\$438.81	\$482.94	\$534.37
75	\$270.03	\$331.35	\$380.51	\$426.18	\$471.32	\$519.25	\$575.25
76	\$288.41	\$354.59	\$407.79	\$457.29	\$506.24	\$558.29	\$619.25
77	\$308.04	\$379.46	\$437.02	\$490.66	\$543.74	\$600.26	\$666.62
78	\$326.74	\$402.40	\$463.49	\$520.57	\$577.31	\$637.99	\$709.52
79	\$346.59	\$426.72	\$491.56	\$552.30	\$612.95	\$678.10	\$755.17
80	\$367.64	\$452.51	\$521.33	\$585.96	\$650.79	\$720.73	\$803.76
81	\$389.97	\$479.86	\$552.91	\$621.68	\$690.96	\$766.03	\$855.49
82	\$413.65	\$508.86	\$586.39	\$659.57	\$733.62	\$814.19	\$910.53
83	\$437.79	\$537.73	\$619.15	\$696.26	\$774.85	\$860.99	\$964.38
84	\$463.34	\$568.24	\$653.74	\$734.98	\$818.40	\$910.48	\$1,021.41

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 50
Home Care %: 50

		Annual Rates per \$10 of Daily Benefit Amount						
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
30 and under	\$20.17	\$22.12	\$23.69	\$25.13	\$26.56	\$28.05	\$29.79	
31	\$20.55	\$22.56	\$24.17	\$25.65	\$27.13	\$28.67	\$30.46	
32	\$20.94	\$23.00	\$24.67	\$26.19	\$27.71	\$29.30	\$31.14	
33	\$21.33	\$23.46	\$25.18	\$26.74	\$28.31	\$29.94	\$31.84	
34	\$21.73	\$23.92	\$25.69	\$27.31	\$28.91	\$30.60	\$32.55	
35	\$22.14	\$24.40	\$26.22	\$27.88	\$29.54	\$31.27	\$33.28	
36	\$22.84	\$25.24	\$27.18	\$28.95	\$30.71	\$32.55	\$34.67	
37	\$23.55	\$26.11	\$28.17	\$30.06	\$31.92	\$33.88	\$36.12	
38	\$24.29	\$27.01	\$29.20	\$31.21	\$33.19	\$35.26	\$37.63	
39	\$25.06	\$27.95	\$30.27	\$32.40	\$34.50	\$36.70	\$39.21	
40	\$25.84	\$28.91	\$31.38	\$33.64	\$35.87	\$38.19	\$40.85	
41	\$26.65	\$29.91	\$32.53	\$34.93	\$37.29	\$39.75	\$42.55	
42	\$27.49	\$30.94	\$33.72	\$36.26	\$38.77	\$41.37	\$44.33	
43	\$28.35	\$32.01	\$34.96	\$37.65	\$40.30	\$43.06	\$46.19	
44	\$29.24	\$33.11	\$36.24	\$39.09	\$41.90	\$44.82	\$48.12	
45	\$30.16	\$34.25	\$37.57	\$40.59	\$43.56	\$46.65	\$50.14	
46	\$31.46	\$35.85	\$39.40	\$42.64	\$45.82	\$49.12	\$52.85	
47	\$32.82	\$37.52	\$41.32	\$44.79	\$48.20	\$51.73	\$55.71	
48	\$34.23	\$39.27	\$43.34	\$47.06	\$50.70	\$54.48	\$58.73	
49	\$35.71	\$41.10	\$45.46	\$49.43	\$53.33	\$57.37	\$61.92	
50	\$37.25	\$43.02	\$47.68	\$51.93	\$56.10	\$60.42	\$65.27	
51	\$38.85	\$45.02	\$50.01	\$54.56	\$59.01	\$63.62	\$68.81	
52	\$40.52	\$47.12	\$52.45	\$57.31	\$62.07	\$67.00	\$72.53	
53	\$42.27	\$49.31	\$55.01	\$60.21	\$65.29	\$70.56	\$76.46	
54	\$44.09	\$51.61	\$57.70	\$63.25	\$68.68	\$74.30	\$80.61	
55	\$45.99	\$54.02	\$60.52	\$66.45	\$72.24	\$78.25	\$84.97	
56	\$48.58	\$57.16	\$64.11	\$70.46	\$76.66	\$83.09	\$90.30	
57	\$51.31	\$60.49	\$67.92	\$74.71	\$81.34	\$88.23	\$95.96	
58	\$54.20	\$64.01	\$71.96	\$79.21	\$86.31	\$93.69	\$101.98	
59	\$57.25	\$67.73	\$76.23	\$83.99	\$91.59	\$99.49	\$108.37	
60	\$60.47	\$71.68	\$80.76	\$89.06	\$97.19	\$105.64	\$115.16	
61	\$63.87	\$75.85	\$85.56	\$94.43	\$103.13	\$112.18	\$122.38	
62	\$67.47	\$80.26	\$90.64	\$100.12	\$109.43	\$119.12	\$130.05	
63	\$71.16	\$84.88	\$96.00	\$106.17	\$116.16	\$126.57	\$138.34	
64	\$75.06	\$89.76	\$101.68	\$112.58	\$123.30	\$134.49	\$147.16	
65	\$79.18	\$94.92	\$107.69	\$119.38	\$130.89	\$142.90	\$156.54	
66	\$83.52	\$100.38	\$114.06	\$126.59	\$138.94	\$151.84	\$166.52	
67	\$88.10	\$106.15	\$120.80	\$134.24	\$147.48	\$161.34	\$177.13	
68	\$96.31	\$115.87	\$131.76	\$146.35	\$160.74	\$175.83	\$193.07	
69	\$105.29	\$126.48	\$143.72	\$159.55	\$175.20	\$191.63	\$210.43	
70	\$115.10	\$138.06	\$156.75	\$173.95	\$190.96	\$208.84	\$229.35	
71	\$125.83	\$150.70	\$170.98	\$189.64	\$208.14	\$227.60	\$249.98	
72	\$137.56	\$164.50	\$186.49	\$206.75	\$226.86	\$248.04	\$272.47	
73	\$148.67	\$178.35	\$202.61	\$225.02	\$247.27	\$270.75	\$297.88	
74	\$160.68	\$193.36	\$220.14	\$244.90	\$269.52	\$295.54	\$325.67	
75	\$173.67	\$209.63	\$239.18	\$266.54	\$293.77	\$322.59	\$356.04	
76	\$187.70	\$227.27	\$259.86	\$290.09	\$320.20	\$352.12	\$389.25	
77	\$202.87	\$246.40	\$282.33	\$315.72	\$349.01	\$384.36	\$425.56	
78	\$218.22	\$265.15	\$303.95	\$340.10	\$376.30	\$414.91	\$460.10	
79	\$234.74	\$285.32	\$327.23	\$366.37	\$405.72	\$447.90	\$497.44	
80	\$252.51	\$307.03	\$352.29	\$394.66	\$437.44	\$483.51	\$537.80	
81	\$271.63	\$330.38	\$379.27	\$425.14	\$471.64	\$521.95	\$581.44	
82	\$292.19	\$355.52	\$408.31	\$457.97	\$508.52	\$563.44	\$628.63	
83	\$312.23	\$379.52	\$435.67	\$488.66	\$542.96	\$602.37	\$673.18	
84	\$333.65	\$405.15	\$464.88	\$521.41	\$579.72	\$643.99	\$720.88	
85	\$356.53	\$432.50	\$496.03	\$556.35	\$618.98	\$688.49	\$771.97	
86	\$380.98	\$461.71	\$529.28	\$593.63	\$660.89	\$736.07	\$826.68	
87	\$407.12	\$492.88	\$564.76	\$633.41	\$705.65	\$786.93	\$885.26	
88	\$426.39	\$514.30	\$587.75	\$658.16	\$732.97	\$817.95	\$921.06	
89	\$446.58	\$536.65	\$611.67	\$683.87	\$761.36	\$850.19	\$958.31	
90	\$467.72	\$559.97	\$636.57	\$710.58	\$790.84	\$883.70	\$997.07	
91	\$489.87	\$584.30	\$662.49	\$738.34	\$821.46	\$918.53	\$1,037.39	
92	\$513.06	\$609.69	\$689.46	\$767.18	\$853.27	\$954.74	\$1,079.34	
93	\$530.22	\$627.06	\$706.61	\$784.61	\$872.02	\$975.92	\$1,103.77	
94	\$547.95	\$644.93	\$724.20	\$802.44	\$891.18	\$997.57	\$1,128.74	
95	\$566.28	\$663.31	\$742.23	\$820.68	\$910.76	\$1,019.70	\$1,154.28	
96	\$585.21	\$682.22	\$760.70	\$839.33	\$930.78	\$1,042.33	\$1,180.40	
97	\$604.78	\$701.66	\$779.63	\$858.41	\$951.23	\$1,065.45	\$1,207.11	
98	\$620.96	\$717.66	\$795.16	\$874.01	\$967.95	\$1,084.36	\$1,228.97	
99	\$634.25	\$730.75	\$807.82	\$886.72	\$981.56	\$1,099.75	\$1,246.76	
100	\$645.11	\$741.41	\$818.12	\$897.04	\$992.60	\$1,112.25	\$1,261.21	

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 50
Home Care %: 50

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$100.29	\$118.38	\$132.91	\$145.45	\$158.11	\$172.85	\$189.24
31	\$101.46	\$119.77	\$134.46	\$147.15	\$159.96	\$174.87	\$191.46
32	\$102.65	\$121.18	\$136.04	\$148.88	\$161.84	\$176.92	\$193.70
33	\$103.85	\$122.60	\$137.64	\$150.62	\$163.74	\$179.00	\$195.97
34	\$105.07	\$124.03	\$139.25	\$152.39	\$165.66	\$181.10	\$198.27
35	\$106.30	\$125.49	\$140.88	\$154.18	\$167.60	\$183.22	\$200.59
36	\$107.57	\$127.06	\$142.70	\$156.19	\$169.77	\$185.59	\$203.15
37	\$108.86	\$128.66	\$144.56	\$158.24	\$171.98	\$188.01	\$205.78
38	\$110.18	\$130.29	\$146.46	\$160.35	\$174.26	\$190.49	\$208.48
39	\$111.53	\$131.98	\$148.41	\$162.49	\$176.59	\$193.04	\$211.25
40	\$112.90	\$133.68	\$150.41	\$164.70	\$178.98	\$195.65	\$214.09
41	\$114.30	\$135.44	\$152.45	\$166.96	\$181.44	\$198.33	\$217.01
42	\$115.74	\$137.22	\$154.54	\$169.27	\$183.95	\$201.08	\$220.01
43	\$117.20	\$139.06	\$156.69	\$171.65	\$186.53	\$203.91	\$223.10
44	\$118.69	\$140.93	\$158.88	\$174.09	\$189.19	\$206.82	\$226.26
45	\$120.22	\$142.84	\$161.13	\$176.59	\$191.91	\$209.81	\$229.53
46	\$122.57	\$145.71	\$164.41	\$180.20	\$195.84	\$214.11	\$234.27
47	\$125.00	\$148.66	\$167.79	\$183.94	\$199.90	\$218.57	\$239.17
48	\$127.48	\$151.71	\$171.29	\$187.80	\$204.10	\$223.19	\$244.27
49	\$130.05	\$154.85	\$174.91	\$191.79	\$208.46	\$227.98	\$249.55
50	\$132.69	\$158.10	\$178.65	\$195.93	\$212.97	\$232.94	\$255.02
51	\$135.41	\$161.44	\$182.51	\$200.22	\$217.64	\$238.08	\$260.70
52	\$138.21	\$164.90	\$186.50	\$204.64	\$222.48	\$243.41	\$266.59
53	\$141.10	\$168.46	\$190.63	\$209.23	\$227.51	\$248.95	\$272.71
54	\$144.07	\$172.15	\$194.91	\$213.99	\$232.72	\$254.70	\$279.08
55	\$147.14	\$175.97	\$199.34	\$218.92	\$238.12	\$260.67	\$285.68
56	\$150.24	\$179.64	\$203.47	\$223.45	\$243.05	\$266.07	\$291.67
57	\$153.48	\$183.50	\$207.83	\$228.22	\$248.23	\$271.77	\$297.99
58	\$156.88	\$187.55	\$212.41	\$233.24	\$253.71	\$277.79	\$304.67
59	\$160.45	\$191.81	\$217.23	\$238.55	\$259.50	\$284.16	\$311.72
60	\$164.19	\$196.30	\$222.31	\$244.14	\$265.61	\$290.87	\$319.18
61	\$168.11	\$201.01	\$227.66	\$250.46	\$272.07	\$297.98	\$327.04
62	\$172.23	\$205.96	\$233.30	\$256.26	\$278.88	\$305.49	\$335.41
63	\$176.13	\$210.69	\$238.70	\$262.31	\$285.61	\$312.94	\$343.70
64	\$180.24	\$215.68	\$244.41	\$268.72	\$292.75	\$320.86	\$352.52
65	\$184.57	\$220.94	\$250.46	\$275.53	\$300.35	\$329.28	\$361.91
66	\$189.13	\$226.51	\$256.86	\$282.74	\$308.40	\$338.22	\$371.89
67	\$193.92	\$232.39	\$263.64	\$290.39	\$316.94	\$347.72	\$382.50
68	\$202.48	\$242.30	\$274.68	\$302.50	\$330.20	\$362.21	\$398.44
69	\$211.80	\$253.10	\$286.72	\$315.70	\$344.66	\$378.01	\$415.80
70	\$221.96	\$264.88	\$299.84	\$330.11	\$360.42	\$395.22	\$434.73
71	\$233.04	\$277.71	\$314.15	\$345.80	\$377.60	\$413.98	\$455.36
72	\$245.12	\$291.70	\$329.74	\$362.91	\$396.32	\$434.42	\$477.85
73	\$257.81	\$307.16	\$347.50	\$382.46	\$417.58	\$458.17	\$504.80
74	\$271.43	\$323.80	\$366.70	\$403.62	\$440.69	\$484.00	\$534.14
75	\$286.05	\$341.72	\$387.42	\$426.56	\$465.80	\$512.10	\$566.07
76	\$301.74	\$361.03	\$409.80	\$451.41	\$493.10	\$542.69	\$600.85
77	\$318.59	\$381.85	\$433.99	\$478.36	\$522.78	\$575.99	\$638.75
78	\$333.53	\$399.42	\$453.80	\$500.25	\$547.03	\$603.27	\$669.93
79	\$349.64	\$418.43	\$475.29	\$524.06	\$573.47	\$633.05	\$703.96
80	\$367.01	\$438.98	\$498.58	\$549.93	\$602.25	\$665.51	\$741.06
81	\$385.72	\$461.19	\$523.82	\$578.03	\$633.57	\$700.85	\$781.50
82	\$405.88	\$485.19	\$551.13	\$608.52	\$667.62	\$739.29	\$825.53
83	\$425.42	\$507.47	\$575.70	\$637.39	\$700.55	\$776.72	\$868.79
84	\$446.34	\$531.41	\$602.18	\$668.34	\$735.81	\$816.85	\$915.20

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 50
Home Care %: 50

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$38.15	\$44.12	\$48.63	\$52.89	\$56.93	\$61.48	\$66.72
31	\$38.72	\$44.78	\$49.36	\$53.70	\$57.80	\$62.42	\$67.74
32	\$39.29	\$45.45	\$50.11	\$54.51	\$58.68	\$63.38	\$68.78
33	\$39.87	\$46.13	\$50.87	\$55.34	\$59.58	\$64.35	\$69.83
34	\$40.46	\$46.82	\$51.63	\$56.18	\$60.48	\$65.34	\$70.89
35	\$41.06	\$47.52	\$52.41	\$57.03	\$61.41	\$66.34	\$71.97
36	\$42.48	\$49.26	\$54.39	\$59.24	\$63.81	\$68.97	\$74.85
37	\$43.95	\$51.06	\$56.45	\$61.53	\$66.31	\$71.70	\$77.85
38	\$45.48	\$52.93	\$58.58	\$63.90	\$68.90	\$74.54	\$80.96
39	\$47.05	\$54.86	\$60.79	\$66.37	\$71.60	\$77.50	\$84.20
40	\$48.68	\$56.87	\$63.09	\$68.94	\$74.40	\$80.57	\$87.57
41	\$50.37	\$58.95	\$65.47	\$71.60	\$77.32	\$83.76	\$91.07
42	\$52.12	\$61.11	\$67.94	\$74.36	\$80.34	\$87.08	\$94.72
43	\$53.92	\$63.34	\$70.51	\$77.24	\$83.49	\$90.54	\$98.51
44	\$55.79	\$65.66	\$73.17	\$80.22	\$86.76	\$94.12	\$102.45
45	\$57.73	\$68.06	\$75.94	\$83.32	\$90.15	\$97.86	\$106.55
46	\$60.18	\$71.08	\$79.39	\$87.18	\$94.37	\$102.49	\$111.64
47	\$62.73	\$74.24	\$83.00	\$91.21	\$98.79	\$107.34	\$116.97
48	\$65.40	\$77.53	\$86.78	\$95.44	\$103.42	\$112.41	\$122.57
49	\$68.18	\$80.97	\$90.72	\$99.85	\$108.26	\$117.73	\$128.42
50	\$71.08	\$84.56	\$94.85	\$104.48	\$113.32	\$123.30	\$134.56
51	\$74.10	\$88.31	\$99.16	\$109.31	\$118.63	\$129.14	\$140.99
52	\$77.25	\$92.23	\$103.67	\$114.37	\$124.18	\$135.25	\$147.73
53	\$80.53	\$96.32	\$108.39	\$119.67	\$129.99	\$141.65	\$154.80
54	\$83.95	\$100.59	\$113.31	\$125.21	\$136.08	\$148.35	\$162.19
55	\$87.52	\$105.05	\$118.47	\$131.00	\$142.45	\$155.37	\$169.95
56	\$91.52	\$109.93	\$124.03	\$137.20	\$149.23	\$162.82	\$178.17
57	\$95.71	\$115.04	\$129.85	\$143.69	\$156.34	\$170.63	\$186.80
58	\$100.09	\$120.39	\$135.94	\$150.49	\$163.79	\$178.81	\$195.84
59	\$104.67	\$125.99	\$142.32	\$157.61	\$171.59	\$187.39	\$205.33
60	\$109.46	\$131.84	\$149.00	\$165.06	\$179.76	\$196.37	\$215.27
61	\$114.47	\$137.97	\$155.99	\$172.87	\$188.32	\$205.79	\$225.69
62	\$119.71	\$144.39	\$163.31	\$181.05	\$197.29	\$215.66	\$236.61
63	\$124.95	\$150.89	\$170.79	\$189.46	\$206.56	\$225.93	\$248.06
64	\$130.42	\$157.69	\$178.62	\$198.26	\$216.28	\$236.68	\$260.06
65	\$136.13	\$164.79	\$186.80	\$207.47	\$226.45	\$247.95	\$272.64
66	\$142.10	\$172.21	\$195.36	\$217.10	\$237.09	\$259.75	\$285.83
67	\$148.32	\$179.97	\$204.31	\$227.19	\$248.24	\$272.12	\$299.65
68	\$158.53	\$192.10	\$217.95	\$242.28	\$264.68	\$290.12	\$319.52
69	\$169.44	\$205.05	\$232.51	\$258.36	\$282.21	\$309.31	\$340.72
70	\$181.10	\$218.87	\$248.03	\$275.52	\$300.90	\$329.77	\$363.31
71	\$193.56	\$233.62	\$264.59	\$293.82	\$320.83	\$351.58	\$387.41
72	\$206.89	\$249.37	\$282.26	\$313.33	\$342.08	\$374.83	\$413.10
73	\$220.80	\$266.69	\$302.30	\$335.97	\$367.15	\$402.73	\$444.42
74	\$235.65	\$285.21	\$323.76	\$360.26	\$394.06	\$432.70	\$478.12
75	\$251.50	\$305.01	\$346.75	\$386.30	\$422.95	\$464.90	\$514.37
76	\$268.42	\$326.19	\$371.37	\$414.22	\$453.96	\$499.50	\$553.37
77	\$286.47	\$348.84	\$397.73	\$444.16	\$487.23	\$536.68	\$595.32
78	\$303.66	\$369.71	\$421.58	\$470.98	\$517.08	\$570.17	\$633.37
79	\$321.88	\$391.82	\$446.86	\$499.42	\$548.77	\$605.76	\$673.85
80	\$341.19	\$415.26	\$473.66	\$529.57	\$582.39	\$643.57	\$716.91
81	\$361.66	\$440.10	\$502.06	\$561.55	\$618.07	\$683.73	\$762.73
82	\$383.35	\$466.42	\$532.16	\$595.46	\$655.94	\$726.41	\$811.48
83	\$405.10	\$492.15	\$561.07	\$627.70	\$692.02	\$767.33	\$858.55
84	\$428.08	\$519.30	\$591.55	\$661.68	\$730.09	\$810.56	\$908.35

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 100
Home Care %: 100

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime
30 and under	\$21.87	\$24.67	\$26.93	\$29.04	\$31.20	\$33.47	\$36.09
31	\$22.31	\$25.19	\$27.51	\$29.68	\$31.91	\$34.25	\$36.95
32	\$22.74	\$25.71	\$28.10	\$30.34	\$32.64	\$35.04	\$37.82
33	\$23.19	\$26.25	\$28.71	\$31.02	\$33.38	\$35.85	\$38.71
34	\$23.65	\$26.80	\$29.33	\$31.71	\$34.14	\$36.69	\$39.62
35	\$24.11	\$27.36	\$29.97	\$32.41	\$34.92	\$37.54	\$40.56
36	\$24.93	\$28.38	\$31.16	\$33.76	\$36.42	\$39.21	\$42.40
37	\$25.78	\$29.44	\$32.40	\$35.16	\$37.99	\$40.95	\$44.33
38	\$26.65	\$30.55	\$33.69	\$36.62	\$39.63	\$42.77	\$46.34
39	\$27.55	\$31.69	\$35.03	\$38.15	\$41.34	\$44.67	\$48.44
40	\$28.49	\$32.88	\$36.42	\$39.73	\$43.13	\$46.66	\$50.64
41	\$29.45	\$34.12	\$37.87	\$41.39	\$44.99	\$48.73	\$52.94
42	\$30.45	\$35.39	\$39.38	\$43.11	\$46.93	\$50.90	\$55.34
43	\$31.49	\$36.72	\$40.95	\$44.90	\$48.95	\$53.16	\$57.86
44	\$32.55	\$38.10	\$42.58	\$46.77	\$51.06	\$55.53	\$60.48
45	\$33.66	\$39.53	\$44.27	\$48.72	\$53.27	\$58.00	\$63.23
46	\$35.21	\$41.50	\$46.59	\$51.35	\$56.22	\$61.28	\$66.87
47	\$36.83	\$43.57	\$49.02	\$54.12	\$59.34	\$64.76	\$70.72
48	\$38.53	\$45.75	\$51.59	\$57.05	\$62.63	\$68.43	\$74.80
49	\$40.30	\$48.03	\$54.28	\$60.13	\$66.10	\$72.31	\$79.11
50	\$42.16	\$50.43	\$57.12	\$63.37	\$69.77	\$76.41	\$83.66
51	\$44.10	\$52.95	\$60.11	\$66.80	\$73.64	\$80.74	\$88.48
52	\$46.14	\$55.60	\$63.25	\$70.41	\$77.72	\$85.32	\$93.58
53	\$48.26	\$58.37	\$66.55	\$74.21	\$82.04	\$90.15	\$98.97
54	\$50.49	\$61.29	\$70.03	\$78.22	\$86.59	\$95.27	\$104.68
55	\$52.81	\$64.35	\$73.70	\$82.44	\$91.39	\$100.67	\$110.71
56	\$55.89	\$68.23	\$78.23	\$87.58	\$97.16	\$107.09	\$117.86
57	\$59.14	\$72.34	\$83.04	\$93.05	\$103.30	\$113.93	\$125.47
58	\$62.58	\$76.70	\$88.14	\$98.85	\$109.82	\$121.21	\$133.57
59	\$66.23	\$81.33	\$93.56	\$105.02	\$116.76	\$128.95	\$142.20
60	\$70.08	\$86.23	\$99.31	\$111.57	\$124.13	\$137.19	\$151.38
61	\$74.16	\$91.43	\$105.42	\$118.53	\$131.97	\$145.95	\$161.16
62	\$78.48	\$96.94	\$111.90	\$125.92	\$140.30	\$155.27	\$171.57
63	\$83.00	\$102.80	\$118.84	\$133.88	\$149.32	\$165.40	\$182.94
64	\$87.78	\$109.01	\$126.21	\$142.35	\$158.91	\$176.18	\$195.07
65	\$92.84	\$115.59	\$134.03	\$151.34	\$169.12	\$187.68	\$208.00
66	\$98.19	\$122.58	\$142.34	\$160.91	\$179.99	\$199.92	\$221.79
67	\$103.85	\$129.98	\$151.17	\$171.08	\$191.56	\$212.96	\$236.49
68	\$113.38	\$141.70	\$164.67	\$186.29	\$208.54	\$231.82	\$257.47
69	\$123.79	\$154.48	\$179.39	\$202.85	\$227.03	\$252.35	\$280.31
70	\$135.15	\$168.41	\$195.42	\$220.88	\$247.15	\$274.70	\$305.18
71	\$147.56	\$183.59	\$212.88	\$240.52	\$269.06	\$299.03	\$332.25
72	\$161.10	\$200.15	\$231.90	\$261.90	\$292.91	\$325.52	\$361.73
73	\$174.60	\$217.61	\$252.65	\$285.81	\$320.14	\$356.28	\$396.45
74	\$189.22	\$236.60	\$275.26	\$311.91	\$349.90	\$389.95	\$434.51
75	\$205.07	\$257.24	\$299.89	\$340.38	\$382.42	\$426.81	\$476.22
76	\$222.25	\$279.69	\$326.73	\$371.46	\$417.96	\$467.14	\$521.94
77	\$240.87	\$304.10	\$355.96	\$405.38	\$456.81	\$511.29	\$572.04
78	\$259.70	\$327.99	\$384.07	\$437.63	\$493.52	\$552.94	\$619.48
79	\$280.00	\$353.77	\$414.41	\$472.45	\$533.18	\$597.98	\$670.85
80	\$301.88	\$381.57	\$447.14	\$510.04	\$576.02	\$646.69	\$726.49
81	\$325.48	\$411.56	\$482.45	\$550.62	\$622.30	\$699.37	\$786.74
82	\$350.92	\$443.90	\$520.55	\$594.43	\$672.31	\$756.34	\$851.99
83	\$376.57	\$476.02	\$558.00	\$637.19	\$720.93	\$811.78	\$915.78
84	\$404.09	\$510.47	\$598.14	\$683.03	\$773.07	\$871.28	\$984.35
85	\$433.63	\$547.41	\$641.17	\$732.16	\$828.99	\$935.15	\$1,058.06
86	\$465.32	\$587.03	\$687.30	\$784.83	\$888.95	\$1,003.70	\$1,137.28
87	\$499.34	\$629.51	\$736.74	\$841.29	\$953.24	\$1,077.27	\$1,222.44
88	\$525.59	\$660.63	\$771.31	\$879.28	\$995.32	\$1,124.77	\$1,277.05
89	\$553.22	\$693.29	\$807.50	\$918.99	\$1,039.26	\$1,174.35	\$1,334.11
90	\$582.30	\$727.57	\$845.39	\$960.49	\$1,085.14	\$1,226.13	\$1,393.71
91	\$612.91	\$763.54	\$885.06	\$1,003.86	\$1,133.04	\$1,280.19	\$1,455.98
92	\$645.12	\$801.29	\$926.59	\$1,049.19	\$1,183.06	\$1,336.63	\$1,521.03
93	\$670.13	\$829.08	\$955.45	\$1,079.14	\$1,214.92	\$1,371.88	\$1,561.00
94	\$696.10	\$857.84	\$985.22	\$1,109.94	\$1,247.64	\$1,408.06	\$1,602.02
95	\$723.08	\$887.60	\$1,015.91	\$1,141.62	\$1,281.25	\$1,445.19	\$1,644.12
96	\$751.11	\$918.39	\$1,047.56	\$1,174.21	\$1,315.76	\$1,483.31	\$1,687.32
97	\$780.22	\$950.24	\$1,080.20	\$1,207.73	\$1,351.20	\$1,522.43	\$1,731.66
98	\$804.42	\$976.61	\$1,107.12	\$1,235.30	\$1,380.31	\$1,554.55	\$1,768.06
99	\$824.37	\$998.30	\$1,129.20	\$1,257.87	\$1,404.11	\$1,580.79	\$1,797.80
100	\$840.73	\$1,016.03	\$1,147.21	\$1,276.25	\$1,423.47	\$1,602.13	\$1,821.99

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$130.41	\$166.38	\$195.44	\$222.67	\$250.53	\$279.53	\$311.80
31	\$131.93	\$168.33	\$197.74	\$225.28	\$253.46	\$282.80	\$315.46
32	\$133.48	\$170.30	\$200.05	\$227.92	\$256.44	\$286.12	\$319.16
33	\$135.05	\$172.30	\$202.40	\$230.59	\$259.44	\$289.47	\$322.90
34	\$136.63	\$174.32	\$204.77	\$233.29	\$262.48	\$292.87	\$326.68
35	\$138.23	\$176.36	\$207.17	\$236.03	\$265.56	\$296.30	\$330.51
36	\$139.87	\$178.58	\$209.89	\$239.21	\$269.22	\$300.42	\$335.02
37	\$141.52	\$180.82	\$212.64	\$242.44	\$272.93	\$304.60	\$339.59
38	\$143.20	\$183.10	\$215.42	\$245.71	\$276.69	\$308.84	\$344.22
39	\$144.90	\$185.40	\$218.24	\$249.03	\$280.50	\$313.13	\$348.91
40	\$146.61	\$187.73	\$221.10	\$252.39	\$284.37	\$317.49	\$353.67
41	\$148.35	\$190.09	\$224.00	\$255.80	\$288.28	\$321.90	\$358.49
42	\$150.11	\$192.48	\$226.94	\$259.25	\$292.26	\$326.38	\$363.38
43	\$151.88	\$194.90	\$229.91	\$262.75	\$296.28	\$330.92	\$368.33
44	\$153.68	\$197.35	\$232.92	\$266.29	\$300.37	\$335.52	\$373.35
45	\$155.50	\$199.84	\$235.98	\$269.89	\$304.51	\$340.19	\$378.44
46	\$158.67	\$204.04	\$241.07	\$275.82	\$311.29	\$347.84	\$386.98
47	\$161.90	\$208.34	\$246.27	\$281.87	\$318.22	\$355.67	\$395.71
48	\$165.20	\$212.73	\$251.58	\$288.07	\$325.30	\$363.67	\$404.64
49	\$168.56	\$217.21	\$257.01	\$294.40	\$332.55	\$371.85	\$413.77
50	\$172.00	\$221.79	\$262.56	\$300.86	\$339.95	\$380.21	\$423.10
51	\$175.50	\$226.46	\$268.22	\$307.47	\$347.52	\$388.76	\$432.65
52	\$179.08	\$231.23	\$274.01	\$314.23	\$355.26	\$397.51	\$442.41
53	\$182.72	\$236.10	\$279.92	\$321.13	\$363.17	\$406.45	\$452.39
54	\$186.44	\$241.07	\$285.97	\$328.19	\$371.26	\$415.59	\$462.59
55	\$190.24	\$246.15	\$292.14	\$335.40	\$379.53	\$424.94	\$473.03
56	\$194.56	\$251.73	\$298.75	\$342.99	\$388.16	\$434.67	\$484.03
57	\$198.97	\$257.43	\$305.51	\$350.76	\$397.00	\$444.62	\$495.29
58	\$203.48	\$263.27	\$312.43	\$358.71	\$406.03	\$454.80	\$506.81
59	\$208.10	\$269.23	\$319.50	\$366.84	\$415.27	\$465.21	\$518.60
60	\$212.82	\$275.34	\$326.73	\$375.15	\$424.73	\$475.86	\$530.66
61	\$217.64	\$281.58	\$334.13	\$383.65	\$434.39	\$486.75	\$543.00
62	\$222.58	\$287.96	\$341.69	\$392.34	\$444.28	\$497.90	\$555.63
63	\$228.08	\$295.22	\$350.41	\$402.48	\$455.89	\$511.07	\$570.64
64	\$233.72	\$302.66	\$359.36	\$412.88	\$467.81	\$524.60	\$586.05
65	\$239.50	\$310.29	\$368.54	\$423.55	\$480.04	\$538.48	\$601.89
66	\$245.42	\$318.11	\$377.94	\$434.50	\$492.59	\$552.73	\$618.15
67	\$251.48	\$326.14	\$387.59	\$445.73	\$505.47	\$567.36	\$634.84
68	\$262.98	\$340.53	\$404.43	\$464.92	\$527.12	\$591.63	\$662.15
69	\$275.00	\$355.57	\$422.00	\$484.94	\$549.69	\$616.93	\$690.62
70	\$287.57	\$371.26	\$440.34	\$505.82	\$573.24	\$643.32	\$720.33
71	\$300.71	\$387.65	\$459.47	\$527.60	\$597.79	\$670.84	\$751.31
72	\$314.46	\$404.77	\$479.43	\$550.32	\$623.39	\$699.53	\$783.62
73	\$331.69	\$427.61	\$507.09	\$582.68	\$660.69	\$742.08	\$832.05
74	\$349.87	\$451.75	\$536.34	\$616.93	\$700.21	\$787.22	\$883.49
75	\$369.05	\$477.25	\$567.28	\$653.21	\$742.10	\$835.10	\$938.10
76	\$389.28	\$504.19	\$600.01	\$691.61	\$786.49	\$885.89	\$996.08
77	\$410.61	\$532.65	\$634.63	\$732.27	\$833.54	\$939.77	\$1,057.65
78	\$431.77	\$559.83	\$666.91	\$769.65	\$876.46	\$988.92	\$1,114.31
79	\$454.02	\$588.39	\$700.84	\$808.94	\$921.58	\$1,040.63	\$1,174.01
80	\$477.42	\$618.41	\$736.49	\$850.23	\$969.03	\$1,095.06	\$1,236.90
81	\$502.02	\$649.97	\$773.96	\$893.63	\$1,018.93	\$1,152.32	\$1,303.16
82	\$527.89	\$683.13	\$813.34	\$939.25	\$1,071.39	\$1,212.59	\$1,372.98
83	\$556.89	\$719.69	\$856.12	\$988.27	\$1,127.33	\$1,276.71	\$1,447.46
84	\$587.50	\$758.21	\$901.16	\$1,039.84	\$1,186.18	\$1,344.23	\$1,525.97

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$45.64	\$55.58	\$63.57	\$71.05	\$78.71	\$86.71	\$95.88
31	\$46.32	\$56.42	\$64.55	\$72.14	\$79.93	\$88.06	\$97.37
32	\$47.01	\$57.28	\$65.54	\$73.26	\$81.17	\$89.44	\$98.88
33	\$47.72	\$58.15	\$66.54	\$74.39	\$82.43	\$90.83	\$100.41
34	\$48.43	\$59.04	\$67.56	\$75.53	\$83.71	\$92.25	\$101.97
35	\$49.16	\$59.93	\$68.60	\$76.70	\$85.00	\$93.68	\$103.55
36	\$50.94	\$62.23	\$71.31	\$79.81	\$88.51	\$97.61	\$107.90
37	\$52.78	\$64.61	\$74.14	\$83.04	\$92.17	\$101.70	\$112.44
38	\$54.69	\$67.09	\$77.07	\$86.41	\$95.98	\$105.96	\$117.17
39	\$56.67	\$69.66	\$80.12	\$89.91	\$99.94	\$110.39	\$122.09
40	\$58.72	\$72.33	\$83.30	\$93.56	\$104.07	\$115.02	\$127.23
41	\$60.85	\$75.10	\$86.60	\$97.35	\$108.37	\$119.83	\$132.58
42	\$63.05	\$77.97	\$90.02	\$101.30	\$112.84	\$124.85	\$138.15
43	\$65.34	\$80.96	\$93.59	\$105.41	\$117.50	\$130.08	\$143.96
44	\$67.70	\$84.06	\$97.30	\$109.68	\$122.36	\$135.53	\$150.02
45	\$70.15	\$87.28	\$101.15	\$114.13	\$127.41	\$141.21	\$156.33
46	\$73.25	\$91.30	\$105.93	\$119.63	\$133.63	\$148.18	\$164.09
47	\$76.48	\$95.51	\$110.94	\$125.39	\$140.16	\$155.50	\$172.24
48	\$79.85	\$99.92	\$116.19	\$131.43	\$147.01	\$163.18	\$180.80
49	\$83.37	\$104.52	\$121.68	\$137.76	\$154.19	\$171.25	\$189.78
50	\$87.05	\$109.34	\$127.44	\$144.39	\$161.72	\$179.71	\$199.21
51	\$90.89	\$114.38	\$133.46	\$151.34	\$169.62	\$188.58	\$209.11
52	\$94.90	\$119.66	\$139.78	\$158.63	\$177.91	\$197.90	\$219.50
53	\$99.08	\$125.17	\$146.39	\$166.27	\$186.60	\$207.68	\$230.40
54	\$103.45	\$130.94	\$153.31	\$174.28	\$195.71	\$217.94	\$241.85
55	\$108.01	\$136.98	\$160.56	\$182.67	\$205.27	\$228.70	\$253.86
56	\$113.05	\$143.47	\$168.24	\$191.48	\$215.24	\$239.87	\$266.35
57	\$118.32	\$150.27	\$176.29	\$200.71	\$225.69	\$251.58	\$279.45
58	\$123.83	\$157.39	\$184.73	\$210.39	\$236.64	\$263.86	\$293.20
59	\$129.60	\$164.85	\$193.57	\$220.53	\$248.13	\$276.74	\$307.62
60	\$135.64	\$172.66	\$202.83	\$231.17	\$260.18	\$290.25	\$322.76
61	\$141.96	\$180.84	\$212.53	\$242.31	\$272.81	\$304.42	\$338.63
62	\$148.58	\$189.41	\$222.70	\$254.00	\$286.05	\$319.29	\$355.29
63	\$155.31	\$198.24	\$233.26	\$266.19	\$299.95	\$334.97	\$373.00
64	\$162.35	\$207.49	\$244.32	\$278.98	\$314.52	\$351.43	\$391.59
65	\$169.71	\$217.17	\$255.91	\$292.38	\$329.80	\$368.69	\$411.11
66	\$177.41	\$227.30	\$268.04	\$306.42	\$345.83	\$386.80	\$431.61
67	\$185.45	\$237.90	\$280.75	\$321.14	\$362.63	\$405.81	\$453.12
68	\$197.86	\$253.49	\$298.98	\$341.90	\$386.03	\$432.01	\$482.49
69	\$211.11	\$270.11	\$318.40	\$364.00	\$410.95	\$459.90	\$513.76
70	\$225.24	\$287.81	\$339.07	\$387.53	\$437.47	\$489.60	\$547.06
71	\$240.32	\$306.68	\$361.09	\$412.59	\$465.70	\$521.21	\$582.52
72	\$256.41	\$326.78	\$384.54	\$439.26	\$495.76	\$554.87	\$620.27
73	\$274.08	\$350.05	\$412.55	\$471.86	\$533.17	\$597.40	\$668.53
74	\$292.97	\$374.98	\$442.59	\$506.87	\$573.40	\$643.20	\$720.54
75	\$313.16	\$401.69	\$474.83	\$544.48	\$616.67	\$692.50	\$776.60
76	\$334.75	\$430.30	\$509.42	\$584.88	\$663.21	\$745.59	\$837.01
77	\$357.83	\$460.95	\$546.52	\$628.29	\$713.26	\$802.75	\$902.13
78	\$380.02	\$489.49	\$580.41	\$667.48	\$758.18	\$854.05	\$961.01
79	\$403.58	\$519.79	\$616.40	\$709.11	\$805.93	\$908.64	\$1,023.73
80	\$428.61	\$551.96	\$654.62	\$753.35	\$856.69	\$966.71	\$1,090.55
81	\$455.19	\$586.13	\$695.21	\$800.34	\$910.64	\$1,028.50	\$1,161.72
82	\$483.43	\$622.42	\$738.31	\$850.26	\$968.00	\$1,094.24	\$1,237.55
83	\$513.05	\$659.83	\$782.17	\$900.55	\$1,025.40	\$1,159.98	\$1,313.68
84	\$544.49	\$699.50	\$828.62	\$953.81	\$1,086.22	\$1,229.68	\$1,394.50

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 75
Home Care %: 75

		Annual Rates per \$10 of Daily Benefit Amount						
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	
30 and under	\$21.40	\$23.86	\$25.82	\$27.67	\$29.54	\$31.48	\$33.68	
31	\$21.83	\$24.35	\$26.37	\$28.27	\$30.20	\$32.20	\$34.46	
32	\$22.25	\$24.85	\$26.93	\$28.89	\$30.88	\$32.93	\$35.26	
33	\$22.68	\$25.36	\$27.50	\$29.52	\$31.57	\$33.68	\$36.08	
34	\$23.12	\$25.88	\$28.09	\$30.16	\$32.27	\$34.45	\$36.92	
35	\$23.56	\$26.41	\$28.69	\$30.82	\$32.99	\$35.24	\$37.77	
36	\$24.35	\$27.38	\$29.80	\$32.07	\$34.38	\$36.76	\$39.44	
37	\$25.17	\$28.38	\$30.96	\$33.37	\$35.83	\$38.35	\$41.19	
38	\$26.01	\$29.43	\$32.16	\$34.72	\$37.33	\$40.01	\$43.01	
39	\$26.86	\$30.50	\$33.41	\$36.13	\$38.90	\$41.75	\$44.91	
40	\$27.76	\$31.62	\$34.71	\$37.60	\$40.54	\$43.55	\$46.90	
41	\$28.68	\$32.78	\$36.06	\$39.12	\$42.24	\$45.44	\$48.97	
42	\$29.64	\$33.98	\$37.46	\$40.71	\$44.02	\$47.40	\$51.13	
43	\$30.63	\$35.23	\$38.91	\$42.36	\$45.87	\$49.45	\$53.39	
44	\$31.64	\$36.52	\$40.42	\$44.08	\$47.79	\$51.59	\$55.76	
45	\$32.70	\$37.86	\$41.99	\$45.87	\$49.80	\$53.83	\$58.22	
46	\$34.18	\$39.72	\$44.15	\$48.30	\$52.51	\$56.82	\$61.51	
47	\$35.73	\$41.66	\$46.41	\$50.86	\$55.37	\$59.97	\$64.99	
48	\$37.35	\$43.70	\$48.79	\$53.55	\$58.38	\$63.31	\$68.66	
49	\$39.04	\$45.85	\$51.29	\$56.38	\$61.55	\$66.82	\$72.54	
50	\$40.81	\$48.09	\$53.92	\$59.37	\$64.90	\$70.54	\$76.64	
51	\$42.66	\$50.45	\$56.68	\$62.51	\$68.43	\$74.45	\$80.97	
52	\$44.61	\$52.93	\$59.59	\$65.83	\$72.15	\$78.59	\$85.54	
53	\$46.62	\$55.52	\$62.64	\$69.31	\$76.07	\$82.96	\$90.38	
54	\$48.73	\$58.24	\$65.85	\$72.98	\$80.21	\$87.57	\$95.49	
55	\$50.94	\$61.10	\$69.23	\$76.85	\$84.57	\$92.43	\$100.88	
56	\$53.89	\$64.75	\$73.44	\$81.59	\$89.85	\$98.28	\$107.34	
57	\$57.00	\$68.61	\$77.91	\$86.63	\$95.47	\$104.49	\$114.21	
58	\$60.29	\$72.71	\$82.66	\$91.98	\$101.45	\$111.10	\$121.52	
59	\$63.77	\$77.05	\$87.69	\$97.67	\$107.79	\$118.13	\$129.29	
60	\$67.45	\$81.65	\$93.03	\$103.70	\$114.53	\$125.60	\$137.57	
61	\$71.35	\$86.53	\$98.69	\$110.10	\$121.69	\$133.55	\$146.37	
62	\$75.47	\$91.70	\$104.70	\$116.90	\$129.31	\$142.00	\$155.74	
63	\$79.76	\$97.17	\$111.10	\$124.20	\$137.51	\$151.14	\$165.94	
64	\$84.30	\$102.96	\$117.90	\$131.94	\$146.23	\$160.88	\$176.81	
65	\$89.10	\$109.10	\$125.11	\$140.17	\$155.51	\$171.25	\$188.40	
66	\$94.17	\$115.60	\$132.77	\$148.92	\$165.37	\$182.28	\$200.74	
67	\$99.54	\$122.50	\$140.89	\$158.21	\$175.87	\$194.03	\$213.89	
68	\$108.70	\$133.59	\$153.53	\$172.33	\$191.52	\$211.28	\$232.95	
69	\$118.72	\$145.68	\$167.31	\$187.72	\$208.57	\$230.07	\$253.71	
70	\$129.66	\$158.87	\$182.32	\$204.48	\$227.14	\$250.54	\$276.31	
71	\$141.60	\$173.26	\$198.68	\$222.73	\$247.36	\$272.82	\$300.93	
72	\$154.64	\$188.94	\$216.51	\$242.62	\$269.38	\$297.09	\$327.75	
73	\$167.49	\$205.28	\$235.70	\$264.56	\$294.18	\$324.90	\$358.94	
74	\$181.38	\$223.04	\$256.60	\$288.48	\$321.27	\$355.31	\$393.10	
75	\$196.46	\$242.33	\$279.34	\$314.57	\$350.84	\$388.57	\$430.51	
76	\$212.77	\$263.29	\$304.11	\$343.02	\$383.15	\$424.94	\$471.49	
77	\$230.44	\$286.06	\$331.06	\$374.05	\$418.42	\$464.71	\$516.36	
78	\$248.32	\$308.35	\$356.98	\$403.54	\$451.76	\$502.30	\$558.94	
79	\$267.59	\$332.37	\$384.92	\$435.36	\$487.76	\$542.93	\$605.04	
80	\$288.33	\$358.26	\$415.05	\$469.69	\$526.63	\$586.84	\$654.93	
81	\$310.71	\$386.17	\$447.54	\$506.73	\$568.60	\$634.31	\$708.94	
82	\$334.81	\$416.25	\$482.57	\$546.68	\$613.91	\$685.61	\$767.41	
83	\$358.94	\$445.88	\$516.66	\$585.27	\$657.52	\$735.12	\$824.15	
84	\$384.82	\$477.61	\$553.16	\$626.58	\$704.23	\$788.20	\$885.07	
85	\$412.57	\$511.59	\$592.25	\$670.80	\$754.25	\$845.12	\$950.51	
86	\$442.32	\$548.00	\$634.09	\$718.15	\$807.84	\$906.14	\$1,020.78	
87	\$474.23	\$587.00	\$678.89	\$768.83	\$865.22	\$971.57	\$1,096.24	
88	\$498.57	\$615.07	\$709.53	\$802.15	\$902.01	\$1,013.19	\$1,144.22	
89	\$524.17	\$644.49	\$741.55	\$836.90	\$940.35	\$1,056.58	\$1,194.29	
90	\$551.09	\$675.32	\$775.02	\$873.16	\$980.33	\$1,101.83	\$1,246.56	
91	\$579.38	\$707.61	\$810.00	\$911.00	\$1,022.01	\$1,149.02	\$1,301.11	
92	\$609.13	\$741.46	\$846.56	\$950.47	\$1,065.45	\$1,198.23	\$1,358.05	
93	\$631.95	\$765.82	\$871.24	\$975.82	\$1,092.49	\$1,228.45	\$1,392.74	
94	\$655.61	\$790.99	\$896.64	\$1,001.84	\$1,120.22	\$1,259.42	\$1,428.32	
95	\$680.18	\$816.99	\$922.77	\$1,028.56	\$1,148.65	\$1,291.18	\$1,464.82	
96	\$705.67	\$843.84	\$949.68	\$1,055.99	\$1,177.81	\$1,323.73	\$1,502.24	
97	\$732.10	\$871.57	\$977.36	\$1,084.16	\$1,207.70	\$1,357.11	\$1,540.62	
98	\$754.07	\$894.49	\$1,000.16	\$1,107.29	\$1,232.22	\$1,384.49	\$1,572.11	
99	\$772.15	\$913.30	\$1,018.82	\$1,126.19	\$1,252.23	\$1,406.83	\$1,597.81	
100	\$786.98	\$928.67	\$1,034.03	\$1,141.57	\$1,268.51	\$1,424.99	\$1,618.71	

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 75
Home Care %: 75

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$124.91	\$155.86	\$181.09	\$204.78	\$228.84	\$253.50	\$280.30
31	\$126.36	\$157.68	\$183.21	\$207.18	\$231.52	\$256.47	\$283.58
32	\$127.85	\$159.53	\$185.36	\$209.61	\$234.24	\$259.47	\$286.91
33	\$129.36	\$161.40	\$187.53	\$212.07	\$236.98	\$262.51	\$290.27
34	\$130.87	\$163.29	\$189.73	\$214.55	\$239.76	\$265.59	\$293.67
35	\$132.40	\$165.21	\$191.96	\$217.07	\$242.57	\$268.71	\$297.12
36	\$133.99	\$167.31	\$194.49	\$220.02	\$245.92	\$272.44	\$301.16
37	\$135.59	\$169.43	\$197.06	\$223.00	\$249.32	\$276.22	\$305.25
38	\$137.21	\$171.59	\$199.67	\$226.03	\$252.77	\$280.06	\$309.41
39	\$138.84	\$173.77	\$202.31	\$229.10	\$256.26	\$283.95	\$313.62
40	\$140.49	\$175.98	\$204.98	\$232.21	\$259.80	\$287.89	\$317.88
41	\$142.17	\$178.22	\$207.69	\$235.37	\$263.39	\$291.89	\$322.21
42	\$143.87	\$180.48	\$210.43	\$238.56	\$267.03	\$295.94	\$326.59
43	\$145.57	\$182.78	\$213.21	\$241.80	\$270.72	\$300.05	\$331.04
44	\$147.30	\$185.10	\$216.03	\$245.08	\$274.46	\$304.22	\$335.54
45	\$149.04	\$187.45	\$218.89	\$248.41	\$278.26	\$308.45	\$340.10
46	\$152.09	\$191.41	\$223.61	\$253.87	\$284.44	\$315.35	\$347.75
47	\$155.20	\$195.45	\$228.44	\$259.45	\$290.77	\$322.42	\$355.56
48	\$158.36	\$199.57	\$233.37	\$265.14	\$297.23	\$329.64	\$363.55
49	\$161.59	\$203.78	\$238.41	\$270.97	\$303.84	\$337.02	\$371.72
50	\$164.89	\$208.08	\$243.56	\$276.92	\$310.59	\$344.56	\$380.08
51	\$168.24	\$212.47	\$248.82	\$283.00	\$317.50	\$352.28	\$388.62
52	\$171.68	\$216.96	\$254.20	\$289.22	\$324.56	\$360.17	\$397.35
53	\$175.16	\$221.54	\$259.69	\$295.57	\$331.77	\$368.23	\$406.28
54	\$178.70	\$226.21	\$265.29	\$302.06	\$339.15	\$376.48	\$415.41
55	\$182.33	\$230.98	\$271.02	\$308.70	\$346.69	\$384.91	\$424.75
56	\$186.49	\$236.22	\$277.16	\$315.69	\$354.57	\$393.72	\$434.62
57	\$190.74	\$241.58	\$283.44	\$322.84	\$362.64	\$402.73	\$444.71
58	\$195.07	\$247.06	\$289.86	\$330.16	\$370.89	\$411.94	\$455.04
59	\$199.49	\$252.66	\$296.42	\$337.64	\$379.32	\$421.37	\$465.61
60	\$204.01	\$258.39	\$303.13	\$345.29	\$387.95	\$431.01	\$476.43
61	\$208.62	\$264.25	\$310.00	\$353.12	\$396.77	\$440.87	\$487.49
62	\$213.34	\$270.25	\$317.02	\$361.12	\$405.80	\$450.96	\$498.82
63	\$218.60	\$277.02	\$325.07	\$370.40	\$416.35	\$462.83	\$512.23
64	\$223.99	\$283.97	\$333.32	\$379.91	\$427.18	\$475.03	\$526.01
65	\$229.50	\$291.09	\$341.78	\$389.67	\$438.30	\$487.54	\$540.16
66	\$235.14	\$298.39	\$350.46	\$399.68	\$449.70	\$500.38	\$554.69
67	\$240.90	\$305.87	\$359.36	\$409.94	\$461.40	\$513.56	\$569.61
68	\$252.03	\$319.49	\$375.11	\$427.75	\$481.33	\$535.71	\$594.32
69	\$263.64	\$333.72	\$391.55	\$446.34	\$502.12	\$558.82	\$620.10
70	\$275.79	\$348.58	\$408.71	\$465.73	\$523.81	\$582.92	\$647.00
71	\$288.45	\$364.10	\$426.62	\$485.96	\$546.43	\$608.07	\$675.07
72	\$301.69	\$380.32	\$445.31	\$507.07	\$570.04	\$634.30	\$704.35
73	\$318.21	\$401.73	\$470.91	\$536.75	\$603.97	\$672.65	\$747.67
74	\$335.60	\$424.35	\$497.98	\$568.17	\$639.92	\$713.33	\$793.66
75	\$353.95	\$448.25	\$526.61	\$601.43	\$678.01	\$756.47	\$842.47
76	\$373.25	\$473.49	\$556.88	\$636.64	\$718.37	\$802.22	\$894.29
77	\$393.57	\$500.15	\$588.90	\$673.90	\$761.14	\$850.73	\$949.30
78	\$413.78	\$525.46	\$618.60	\$707.99	\$800.00	\$894.94	\$999.94
79	\$435.02	\$552.05	\$649.79	\$743.80	\$840.85	\$941.44	\$1,053.29
80	\$457.29	\$579.99	\$682.56	\$781.43	\$883.78	\$990.36	\$1,109.49
81	\$480.67	\$609.34	\$716.99	\$820.95	\$928.90	\$1,041.83	\$1,168.68
82	\$505.21	\$640.18	\$753.15	\$862.48	\$976.33	\$1,095.96	\$1,231.04
83	\$532.62	\$673.79	\$791.93	\$906.45	\$1,026.20	\$1,152.93	\$1,296.92
84	\$561.54	\$709.18	\$832.70	\$952.67	\$1,078.61	\$1,212.85	\$1,366.34

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 75
Home Care %: 75

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$44.06	\$52.66	\$59.61	\$66.12	\$72.76	\$79.59	\$87.27
31	\$44.72	\$53.46	\$60.52	\$67.14	\$73.88	\$80.83	\$88.62
32	\$45.39	\$54.27	\$61.45	\$68.17	\$75.02	\$82.08	\$89.99
33	\$46.06	\$55.09	\$62.39	\$69.22	\$76.18	\$83.36	\$91.38
34	\$46.75	\$55.93	\$63.34	\$70.29	\$77.36	\$84.65	\$92.79
35	\$47.46	\$56.78	\$64.31	\$71.37	\$78.56	\$85.97	\$94.22
36	\$49.15	\$58.93	\$66.83	\$74.23	\$81.77	\$89.52	\$98.14
37	\$50.92	\$61.17	\$69.45	\$77.21	\$85.11	\$93.23	\$102.22
38	\$52.75	\$63.49	\$72.18	\$80.31	\$88.59	\$97.09	\$106.47
39	\$54.64	\$65.90	\$75.01	\$83.54	\$92.21	\$101.11	\$110.89
40	\$56.60	\$68.41	\$77.95	\$86.89	\$95.98	\$105.29	\$115.50
41	\$58.64	\$71.00	\$81.01	\$90.38	\$99.90	\$109.65	\$120.30
42	\$60.74	\$73.70	\$84.19	\$94.01	\$103.98	\$114.19	\$125.30
43	\$62.93	\$76.50	\$87.49	\$97.79	\$108.23	\$118.91	\$130.51
44	\$65.19	\$79.41	\$90.92	\$101.71	\$112.66	\$123.83	\$135.93
45	\$67.53	\$82.42	\$94.49	\$105.80	\$117.26	\$128.96	\$141.58
46	\$70.49	\$86.19	\$98.92	\$110.85	\$122.94	\$135.27	\$148.55
47	\$73.58	\$90.14	\$103.56	\$116.15	\$128.90	\$141.89	\$155.87
48	\$76.80	\$94.26	\$108.42	\$121.70	\$135.14	\$148.84	\$163.55
49	\$80.16	\$98.58	\$113.51	\$127.51	\$141.69	\$156.12	\$171.61
50	\$83.67	\$103.09	\$118.84	\$133.60	\$148.55	\$163.76	\$180.06
51	\$87.34	\$107.81	\$124.41	\$139.99	\$155.75	\$171.78	\$188.93
52	\$91.16	\$112.74	\$130.25	\$146.67	\$163.29	\$180.19	\$198.24
53	\$95.15	\$117.90	\$136.36	\$153.68	\$171.20	\$189.01	\$208.00
54	\$99.31	\$123.30	\$142.76	\$161.02	\$179.49	\$198.26	\$218.25
55	\$103.66	\$128.94	\$149.46	\$168.72	\$188.19	\$207.96	\$229.00
56	\$108.48	\$135.03	\$156.58	\$176.82	\$197.29	\$218.08	\$240.22
57	\$113.52	\$141.40	\$164.04	\$185.31	\$206.83	\$228.69	\$252.00
58	\$118.79	\$148.08	\$171.86	\$194.21	\$216.83	\$239.82	\$264.36
59	\$124.31	\$155.07	\$180.05	\$203.53	\$227.31	\$251.48	\$277.32
60	\$130.09	\$162.39	\$188.63	\$213.30	\$238.30	\$263.72	\$290.91
61	\$136.13	\$170.05	\$197.62	\$223.55	\$249.82	\$276.55	\$305.17
62	\$142.45	\$178.08	\$207.04	\$234.28	\$261.90	\$290.00	\$320.14
63	\$148.86	\$186.33	\$216.79	\$245.45	\$274.54	\$304.15	\$335.98
64	\$155.56	\$194.96	\$226.99	\$257.16	\$287.78	\$318.99	\$352.61
65	\$162.58	\$203.99	\$237.68	\$269.42	\$301.67	\$334.56	\$370.06
66	\$169.90	\$213.43	\$248.87	\$282.27	\$316.23	\$350.88	\$388.38
67	\$177.55	\$223.32	\$260.59	\$295.73	\$331.49	\$368.01	\$407.60
68	\$189.49	\$238.04	\$277.60	\$314.96	\$352.99	\$391.88	\$434.16
69	\$202.23	\$253.74	\$295.73	\$335.43	\$375.89	\$417.31	\$462.44
70	\$215.83	\$270.46	\$315.05	\$357.23	\$400.27	\$444.39	\$492.57
71	\$230.34	\$288.29	\$335.62	\$380.46	\$426.24	\$473.22	\$524.66
72	\$245.84	\$307.30	\$357.54	\$405.19	\$453.89	\$503.93	\$558.84
73	\$262.70	\$329.09	\$383.45	\$435.08	\$487.94	\$542.30	\$602.05
74	\$280.72	\$352.43	\$411.24	\$467.19	\$524.54	\$583.60	\$648.61
75	\$299.96	\$377.42	\$441.04	\$501.66	\$563.88	\$628.05	\$698.77
76	\$320.54	\$404.19	\$472.99	\$538.68	\$606.18	\$675.87	\$752.81
77	\$342.53	\$432.86	\$507.27	\$578.43	\$651.65	\$727.34	\$811.03
78	\$363.63	\$459.45	\$538.47	\$614.20	\$692.37	\$773.53	\$863.71
79	\$386.04	\$487.67	\$571.59	\$652.19	\$735.63	\$822.66	\$919.81
80	\$409.82	\$517.63	\$606.75	\$692.53	\$781.59	\$874.90	\$979.55
81	\$435.08	\$549.43	\$644.06	\$735.37	\$830.43	\$930.46	\$1,043.17
82	\$461.89	\$583.19	\$683.68	\$780.85	\$882.32	\$989.55	\$1,110.93
83	\$489.81	\$617.64	\$723.50	\$826.07	\$933.62	\$1,048.05	\$1,178.38
84	\$519.42	\$654.13	\$765.65	\$873.91	\$987.89	\$1,110.01	\$1,249.92

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 50
Home Care %: 50

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime
30 and under	\$20.78	\$22.94	\$24.63	\$26.20	\$27.75	\$29.39	\$31.28
31	\$21.19	\$23.40	\$25.14	\$26.76	\$28.36	\$30.04	\$31.98
32	\$21.59	\$23.87	\$25.67	\$27.33	\$28.98	\$30.71	\$32.71
33	\$22.00	\$24.36	\$26.20	\$27.92	\$29.61	\$31.40	\$33.45
34	\$22.42	\$24.85	\$26.75	\$28.51	\$30.26	\$32.10	\$34.21
35	\$22.84	\$25.35	\$27.31	\$29.12	\$30.92	\$32.81	\$34.99
36	\$23.59	\$26.25	\$28.33	\$30.27	\$32.18	\$34.18	\$36.49
37	\$24.35	\$27.19	\$29.40	\$31.46	\$33.49	\$35.61	\$38.05
38	\$25.14	\$28.15	\$30.51	\$32.69	\$34.85	\$37.10	\$39.68
39	\$25.95	\$29.16	\$31.66	\$33.98	\$36.26	\$38.66	\$41.38
40	\$26.79	\$30.19	\$32.85	\$35.31	\$37.74	\$40.27	\$43.15
41	\$27.65	\$31.27	\$34.09	\$36.70	\$39.27	\$41.96	\$45.00
42	\$28.55	\$32.38	\$35.37	\$38.15	\$40.87	\$43.71	\$46.92
43	\$29.48	\$33.53	\$36.70	\$39.64	\$42.53	\$45.54	\$48.93
44	\$30.42	\$34.73	\$38.09	\$41.20	\$44.26	\$47.44	\$51.03
45	\$31.41	\$35.96	\$39.52	\$42.82	\$46.06	\$49.43	\$53.22
46	\$32.80	\$37.68	\$41.50	\$45.03	\$48.50	\$52.10	\$56.15
47	\$34.25	\$39.49	\$43.57	\$47.36	\$51.07	\$54.93	\$59.25
48	\$35.77	\$41.38	\$45.75	\$49.81	\$53.77	\$57.90	\$62.52
49	\$37.35	\$43.36	\$48.04	\$52.38	\$56.62	\$61.03	\$65.97
50	\$39.00	\$45.43	\$50.44	\$55.09	\$59.62	\$64.34	\$69.61
51	\$40.72	\$47.60	\$52.96	\$57.93	\$62.78	\$67.82	\$73.45
52	\$42.53	\$49.88	\$55.61	\$60.92	\$66.11	\$71.49	\$77.51
53	\$44.41	\$52.27	\$58.39	\$64.07	\$69.61	\$75.36	\$81.78
54	\$46.37	\$54.77	\$61.31	\$67.38	\$73.30	\$79.44	\$86.30
55	\$48.42	\$57.39	\$64.38	\$70.86	\$77.18	\$83.75	\$91.06
56	\$51.19	\$60.77	\$68.25	\$75.18	\$81.95	\$88.98	\$96.82
57	\$54.10	\$64.36	\$72.35	\$79.77	\$87.01	\$94.54	\$102.95
58	\$57.19	\$68.15	\$76.70	\$84.63	\$92.39	\$100.45	\$109.46
59	\$60.45	\$72.17	\$81.31	\$89.79	\$98.09	\$106.73	\$116.39
60	\$63.90	\$76.43	\$86.20	\$95.27	\$104.15	\$113.39	\$123.75
61	\$67.54	\$80.94	\$91.38	\$101.08	\$110.58	\$120.48	\$131.58
62	\$71.40	\$85.71	\$96.87	\$107.25	\$117.41	\$128.01	\$139.91
63	\$75.38	\$90.73	\$102.70	\$113.83	\$124.74	\$136.13	\$148.94
64	\$79.59	\$96.05	\$108.88	\$120.81	\$132.52	\$144.76	\$158.56
65	\$84.05	\$101.68	\$115.42	\$128.22	\$140.79	\$153.94	\$168.79
66	\$88.75	\$107.64	\$122.37	\$136.09	\$149.58	\$163.70	\$179.69
67	\$93.72	\$113.94	\$129.73	\$144.44	\$158.91	\$174.09	\$191.29
68	\$102.39	\$124.32	\$141.43	\$157.40	\$173.14	\$189.66	\$208.43
69	\$111.88	\$135.63	\$154.19	\$171.54	\$188.64	\$206.62	\$227.10
70	\$122.24	\$147.98	\$168.11	\$186.94	\$205.53	\$225.10	\$247.45
71	\$133.56	\$161.45	\$183.28	\$203.72	\$223.93	\$245.24	\$269.62
72	\$145.93	\$176.15	\$199.82	\$222.01	\$243.98	\$267.17	\$293.77
73	\$157.88	\$191.19	\$217.31	\$241.85	\$266.17	\$291.87	\$321.43
74	\$170.79	\$207.52	\$236.34	\$263.46	\$290.37	\$318.86	\$351.69
75	\$184.79	\$225.24	\$257.03	\$287.00	\$316.78	\$348.35	\$384.80
76	\$199.92	\$244.48	\$279.54	\$312.65	\$345.58	\$380.56	\$421.03
77	\$216.29	\$265.36	\$304.01	\$340.59	\$377.01	\$415.74	\$460.67
78	\$232.89	\$285.80	\$327.55	\$367.16	\$406.78	\$449.11	\$498.40
79	\$250.76	\$307.81	\$352.91	\$395.82	\$438.90	\$485.15	\$539.21
80	\$269.99	\$331.52	\$380.24	\$426.70	\$473.56	\$524.09	\$583.37
81	\$290.72	\$357.05	\$409.68	\$460.00	\$510.95	\$566.15	\$631.15
82	\$313.02	\$384.55	\$441.40	\$495.90	\$551.30	\$611.59	\$682.84
83	\$335.11	\$411.29	\$471.84	\$530.09	\$589.68	\$655.00	\$732.51
84	\$358.77	\$439.89	\$504.39	\$566.63	\$630.73	\$701.49	\$785.79
85	\$384.10	\$470.49	\$539.19	\$605.70	\$674.64	\$751.27	\$842.95
86	\$411.21	\$503.21	\$576.38	\$647.46	\$721.60	\$804.59	\$904.27
87	\$440.27	\$538.20	\$616.14	\$692.09	\$771.84	\$861.70	\$970.05
88	\$462.11	\$562.79	\$642.59	\$720.65	\$803.40	\$897.52	\$1,011.37
89	\$485.04	\$588.51	\$670.18	\$750.40	\$836.26	\$934.83	\$1,054.46
90	\$509.12	\$615.40	\$698.96	\$781.36	\$870.46	\$973.69	\$1,099.39
91	\$534.40	\$643.52	\$728.96	\$813.61	\$906.06	\$1,014.16	\$1,146.23
92	\$560.93	\$672.92	\$760.26	\$847.19	\$943.12	\$1,056.32	\$1,195.06
93	\$581.05	\$693.47	\$780.72	\$868.13	\$965.71	\$1,081.83	\$1,224.48
94	\$601.88	\$714.65	\$801.74	\$889.59	\$988.83	\$1,107.95	\$1,254.62
95	\$623.48	\$736.47	\$823.32	\$911.59	\$1,012.52	\$1,134.70	\$1,285.51
96	\$645.86	\$758.95	\$845.48	\$934.13	\$1,036.76	\$1,162.10	\$1,317.15
97	\$669.04	\$782.13	\$868.24	\$957.22	\$1,061.59	\$1,190.17	\$1,349.58
98	\$688.28	\$801.23	\$886.94	\$976.15	\$1,081.93	\$1,213.16	\$1,376.15
99	\$704.10	\$816.89	\$902.22	\$991.60	\$1,098.52	\$1,231.91	\$1,397.83
100	\$717.06	\$829.66	\$914.65	\$1,004.15	\$1,111.99	\$1,247.14	\$1,415.45

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 50
Home Care %: 50

Issue Age	Annual Rates per \$1 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$117.09	\$143.84	\$165.51	\$185.63	\$205.38	\$225.94	\$248.79
31	\$118.46	\$145.53	\$167.45	\$187.80	\$207.79	\$228.59	\$251.71
32	\$119.85	\$147.24	\$169.42	\$190.00	\$210.22	\$231.27	\$254.66
33	\$121.26	\$148.96	\$171.40	\$192.23	\$212.69	\$233.98	\$257.64
34	\$122.68	\$150.71	\$173.41	\$194.48	\$215.18	\$236.72	\$260.66
35	\$124.12	\$152.47	\$175.44	\$196.76	\$217.70	\$239.49	\$263.72
36	\$125.62	\$154.43	\$177.78	\$199.45	\$220.71	\$242.80	\$267.30
37	\$127.14	\$156.41	\$180.14	\$202.17	\$223.75	\$246.15	\$270.92
38	\$128.68	\$158.41	\$182.54	\$204.93	\$226.84	\$249.55	\$274.60
39	\$130.23	\$160.44	\$184.96	\$207.72	\$229.97	\$253.00	\$278.32
40	\$131.81	\$162.50	\$187.42	\$210.56	\$233.14	\$256.49	\$282.10
41	\$133.41	\$164.58	\$189.91	\$213.43	\$236.36	\$260.03	\$285.93
42	\$135.02	\$166.69	\$192.44	\$216.34	\$239.62	\$263.62	\$289.81
43	\$136.66	\$168.82	\$195.00	\$219.29	\$242.92	\$267.26	\$293.74
44	\$138.30	\$170.99	\$197.59	\$222.28	\$246.28	\$270.95	\$297.73
45	\$139.93	\$173.18	\$200.22	\$225.31	\$249.67	\$274.69	\$301.77
46	\$142.80	\$176.83	\$204.54	\$230.25	\$255.20	\$280.80	\$308.51
47	\$145.72	\$180.56	\$208.95	\$235.30	\$260.85	\$287.05	\$315.41
48	\$148.68	\$184.37	\$213.46	\$240.46	\$266.62	\$293.43	\$322.47
49	\$151.71	\$188.26	\$218.06	\$245.73	\$272.53	\$299.96	\$329.68
50	\$154.79	\$192.23	\$222.76	\$251.12	\$278.56	\$306.64	\$337.05
51	\$157.92	\$196.29	\$227.57	\$256.63	\$284.72	\$313.46	\$344.59
52	\$161.12	\$200.43	\$232.48	\$262.25	\$291.03	\$320.43	\$352.30
53	\$164.37	\$204.66	\$237.49	\$268.00	\$297.47	\$327.56	\$360.18
54	\$167.66	\$208.98	\$242.61	\$273.88	\$304.06	\$334.85	\$368.23
55	\$171.03	\$213.38	\$247.85	\$279.89	\$310.79	\$342.30	\$376.47
56	\$174.96	\$218.23	\$253.46	\$286.23	\$317.85	\$350.13	\$385.20
57	\$178.96	\$223.18	\$259.21	\$292.72	\$325.08	\$358.13	\$394.13
58	\$183.04	\$228.25	\$265.08	\$299.36	\$332.47	\$366.32	\$403.27
59	\$187.19	\$233.43	\$271.09	\$306.15	\$340.03	\$374.70	\$412.62
60	\$191.43	\$238.73	\$277.23	\$313.09	\$347.76	\$383.26	\$422.19
61	\$195.73	\$244.14	\$283.51	\$320.19	\$355.67	\$392.03	\$431.98
62	\$200.13	\$249.69	\$289.94	\$327.45	\$363.75	\$400.99	\$442.00
63	\$205.05	\$255.90	\$297.25	\$335.80	\$373.15	\$411.49	\$453.83
64	\$210.08	\$262.27	\$304.74	\$344.36	\$382.79	\$422.27	\$465.97
65	\$215.22	\$268.80	\$312.43	\$353.14	\$392.68	\$433.32	\$478.44
66	\$220.46	\$275.49	\$320.30	\$362.15	\$402.83	\$444.67	\$491.24
67	\$225.79	\$282.35	\$328.38	\$371.38	\$413.24	\$456.32	\$504.38
68	\$236.38	\$295.07	\$342.93	\$387.69	\$431.30	\$476.22	\$526.49
69	\$247.41	\$308.36	\$358.13	\$404.72	\$450.14	\$497.00	\$549.58
70	\$258.93	\$322.24	\$373.99	\$422.50	\$469.81	\$518.68	\$573.67
71	\$270.92	\$336.76	\$390.57	\$441.05	\$490.34	\$541.30	\$598.82
72	\$283.44	\$351.92	\$407.87	\$460.42	\$511.77	\$564.91	\$625.08
73	\$298.88	\$371.63	\$431.18	\$487.21	\$542.02	\$598.82	\$663.29
74	\$315.11	\$392.44	\$455.82	\$515.56	\$574.06	\$634.76	\$703.83
75	\$332.19	\$414.41	\$481.87	\$545.57	\$607.99	\$672.85	\$746.85
76	\$350.13	\$437.62	\$509.41	\$577.31	\$643.93	\$713.23	\$792.50
77	\$368.96	\$462.12	\$538.53	\$610.91	\$682.00	\$756.04	\$840.94
78	\$387.82	\$485.26	\$565.40	\$641.50	\$716.54	\$795.09	\$885.57
79	\$407.58	\$509.55	\$593.61	\$673.62	\$752.83	\$836.16	\$932.58
80	\$428.27	\$535.06	\$623.23	\$707.34	\$790.96	\$879.34	\$982.08
81	\$449.93	\$561.85	\$654.33	\$742.76	\$831.02	\$924.76	\$1,034.20
82	\$472.60	\$589.97	\$686.98	\$779.95	\$873.12	\$972.53	\$1,089.09
83	\$497.76	\$620.15	\$721.36	\$818.60	\$916.67	\$1,022.13	\$1,146.39
84	\$524.24	\$651.86	\$757.46	\$859.17	\$962.40	\$1,074.27	\$1,206.70

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Value plus Indemnity Rider
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 50
Home Care %: 50

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$41.92	\$49.36	\$55.33	\$60.87	\$66.34	\$72.09	\$78.67
31	\$42.55	\$50.10	\$56.17	\$61.80	\$67.37	\$73.20	\$79.87
32	\$43.18	\$50.86	\$57.03	\$62.75	\$68.40	\$74.33	\$81.10
33	\$43.82	\$51.63	\$57.89	\$63.71	\$69.45	\$75.48	\$82.35
34	\$44.47	\$52.41	\$58.77	\$64.68	\$70.52	\$76.65	\$83.62
35	\$45.14	\$53.20	\$59.67	\$65.67	\$71.61	\$77.83	\$84.90
36	\$46.73	\$55.19	\$61.98	\$68.28	\$74.49	\$81.00	\$88.38
37	\$48.38	\$57.26	\$64.38	\$70.98	\$77.49	\$84.30	\$92.00
38	\$50.10	\$59.41	\$66.87	\$73.80	\$80.61	\$87.74	\$95.77
39	\$51.87	\$61.64	\$69.46	\$76.72	\$83.86	\$91.31	\$99.70
40	\$53.70	\$63.95	\$72.15	\$79.76	\$87.24	\$95.03	\$103.78
41	\$55.61	\$66.35	\$74.95	\$82.93	\$90.75	\$98.90	\$108.03
42	\$57.58	\$68.83	\$77.85	\$86.21	\$94.41	\$102.93	\$112.46
43	\$59.62	\$71.42	\$80.86	\$89.63	\$98.21	\$107.13	\$117.07
44	\$61.73	\$74.09	\$84.00	\$93.18	\$102.17	\$111.49	\$121.87
45	\$63.92	\$76.87	\$87.25	\$96.88	\$106.28	\$116.03	\$126.86
46	\$66.69	\$80.35	\$91.30	\$101.46	\$111.37	\$121.64	\$133.04
47	\$69.57	\$83.99	\$95.54	\$106.25	\$116.70	\$127.52	\$139.52
48	\$72.58	\$87.80	\$99.97	\$111.28	\$122.29	\$133.69	\$146.32
49	\$75.72	\$91.77	\$104.62	\$116.54	\$128.15	\$140.15	\$153.45
50	\$79.00	\$95.93	\$109.47	\$122.04	\$134.28	\$146.93	\$160.92
51	\$82.42	\$100.27	\$114.55	\$127.81	\$140.71	\$154.03	\$168.76
52	\$85.99	\$104.82	\$119.87	\$133.86	\$147.45	\$161.48	\$176.99
53	\$89.70	\$109.56	\$125.44	\$140.18	\$154.51	\$169.29	\$185.61
54	\$93.58	\$114.52	\$131.26	\$146.81	\$161.91	\$177.47	\$194.65
55	\$97.63	\$119.71	\$137.36	\$153.75	\$169.66	\$186.05	\$204.14
56	\$102.14	\$125.33	\$143.87	\$161.09	\$177.82	\$195.06	\$214.10
57	\$106.86	\$131.22	\$150.69	\$168.79	\$186.37	\$204.50	\$224.55
58	\$111.79	\$137.38	\$157.83	\$176.85	\$195.33	\$214.40	\$235.51
59	\$116.96	\$143.83	\$165.31	\$185.30	\$204.73	\$224.78	\$247.01
60	\$122.36	\$150.58	\$173.14	\$194.15	\$214.57	\$235.66	\$259.07
61	\$128.01	\$157.65	\$181.35	\$203.42	\$224.89	\$247.07	\$271.71
62	\$133.92	\$165.05	\$189.95	\$213.14	\$235.71	\$259.03	\$284.98
63	\$139.88	\$172.62	\$198.80	\$223.21	\$246.98	\$271.56	\$298.97
64	\$146.11	\$180.54	\$208.08	\$233.76	\$258.79	\$284.70	\$313.64
65	\$152.63	\$188.82	\$217.78	\$244.81	\$271.17	\$298.47	\$329.04
66	\$159.44	\$197.48	\$227.94	\$256.38	\$284.14	\$312.90	\$345.19
67	\$166.54	\$206.54	\$238.57	\$268.50	\$297.72	\$328.04	\$362.13
68	\$177.82	\$220.25	\$254.26	\$286.07	\$317.17	\$349.46	\$385.86
69	\$189.86	\$234.88	\$270.98	\$304.80	\$337.89	\$372.28	\$411.15
70	\$202.71	\$250.48	\$288.81	\$324.76	\$359.96	\$396.60	\$438.10
71	\$216.43	\$267.11	\$307.81	\$346.02	\$383.48	\$422.50	\$466.81
72	\$231.10	\$284.85	\$328.05	\$368.67	\$408.53	\$450.09	\$497.40
73	\$246.78	\$304.89	\$351.65	\$395.68	\$438.93	\$484.07	\$535.58
74	\$263.54	\$326.36	\$376.93	\$424.66	\$471.58	\$520.62	\$576.69
75	\$281.43	\$349.33	\$404.04	\$455.77	\$506.67	\$559.93	\$620.95
76	\$300.55	\$373.92	\$433.10	\$489.16	\$544.37	\$602.20	\$668.61
77	\$320.96	\$400.24	\$464.25	\$525.00	\$584.88	\$647.67	\$719.93
78	\$340.55	\$424.57	\$492.51	\$557.16	\$621.13	\$688.53	\$766.40
79	\$361.33	\$450.38	\$522.50	\$591.29	\$659.63	\$731.96	\$815.88
80	\$383.37	\$477.76	\$554.31	\$627.51	\$700.52	\$778.13	\$868.55
81	\$406.77	\$506.81	\$588.06	\$665.96	\$743.94	\$827.22	\$924.62
82	\$431.59	\$537.62	\$623.86	\$706.76	\$790.06	\$879.41	\$984.31
83	\$457.12	\$568.61	\$659.26	\$746.63	\$834.98	\$930.46	\$1,043.07
84	\$484.16	\$601.39	\$696.67	\$788.76	\$882.47	\$984.48	\$1,105.33

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 100
Home Care %: 100

Annual Rates per \$10 of Daily Benefit Amount						
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
30 and under	\$28.30	\$33.20	\$37.25	\$41.01	\$44.86	\$48.97
31	\$28.92	\$33.97	\$38.14	\$42.02	\$45.98	\$50.22
32	\$29.56	\$34.75	\$39.05	\$43.05	\$47.13	\$51.49
33	\$30.21	\$35.56	\$39.99	\$44.10	\$48.31	\$52.80
34	\$30.88	\$36.38	\$40.95	\$45.18	\$49.52	\$54.15
35	\$31.56	\$37.23	\$41.93	\$46.29	\$50.76	\$55.52
36	\$32.84	\$38.86	\$43.86	\$48.50	\$53.24	\$58.31
37	\$34.17	\$40.57	\$45.88	\$50.81	\$55.85	\$61.23
38	\$35.55	\$42.35	\$47.99	\$53.23	\$58.58	\$64.29
39	\$36.99	\$44.21	\$50.20	\$55.76	\$61.45	\$67.51
40	\$38.49	\$46.15	\$52.51	\$58.42	\$64.46	\$70.90
41	\$40.04	\$48.18	\$54.93	\$61.20	\$67.62	\$74.45
42	\$41.67	\$50.29	\$57.46	\$64.12	\$70.93	\$78.18
43	\$43.35	\$52.50	\$60.10	\$67.17	\$74.40	\$82.09
44	\$45.11	\$54.80	\$62.87	\$70.37	\$78.04	\$86.21
45	\$46.94	\$57.21	\$65.76	\$73.72	\$81.87	\$90.52
46	\$49.44	\$60.44	\$69.61	\$78.14	\$86.87	\$96.14
47	\$52.07	\$63.86	\$73.68	\$82.82	\$92.17	\$102.11
48	\$54.84	\$67.47	\$78.00	\$87.79	\$97.80	\$108.45
49	\$57.76	\$71.29	\$82.56	\$93.05	\$103.78	\$115.19
50	\$60.84	\$75.32	\$87.39	\$98.63	\$110.12	\$122.34
51	\$64.08	\$79.58	\$92.50	\$104.54	\$116.85	\$129.94
52	\$67.49	\$84.08	\$97.92	\$110.80	\$123.99	\$138.00
53	\$71.09	\$88.83	\$103.64	\$117.44	\$131.56	\$146.57
54	\$74.88	\$93.86	\$109.71	\$124.48	\$139.60	\$155.67
55	\$78.87	\$99.16	\$116.13	\$131.94	\$148.13	\$165.34
56	\$83.82	\$105.56	\$123.73	\$140.68	\$158.03	\$176.49
57	\$89.09	\$112.37	\$131.84	\$149.99	\$168.60	\$188.40
58	\$94.68	\$119.62	\$140.47	\$159.93	\$179.87	\$201.12
59	\$100.63	\$127.33	\$149.67	\$170.52	\$191.90	\$214.69
60	\$106.95	\$135.55	\$159.47	\$181.81	\$204.73	\$229.18
61	\$113.67	\$144.29	\$169.91	\$193.85	\$218.41	\$244.64
62	\$120.81	\$153.60	\$181.04	\$206.69	\$233.02	\$261.15
63	\$128.58	\$163.81	\$193.30	\$220.89	\$249.24	\$279.55
64	\$136.84	\$174.70	\$206.40	\$236.07	\$266.59	\$299.25
65	\$145.63	\$186.32	\$220.38	\$252.29	\$285.14	\$320.34
66	\$154.99	\$198.70	\$235.32	\$269.63	\$304.99	\$342.91
67	\$164.95	\$211.91	\$251.26	\$288.16	\$326.22	\$367.08
68	\$179.86	\$230.88	\$273.65	\$313.83	\$355.33	\$399.95
69	\$196.11	\$251.54	\$298.04	\$341.79	\$387.03	\$435.77
70	\$213.84	\$274.04	\$324.61	\$372.23	\$421.56	\$474.79
71	\$233.17	\$298.57	\$353.54	\$405.39	\$459.17	\$517.31
72	\$254.25	\$325.28	\$385.05	\$441.50	\$500.14	\$563.64
73	\$277.95	\$356.58	\$422.90	\$485.70	\$551.10	\$622.06
74	\$303.85	\$390.89	\$464.48	\$534.33	\$607.25	\$686.53
75	\$332.18	\$428.51	\$510.14	\$587.82	\$669.11	\$757.68
76	\$363.14	\$469.74	\$560.29	\$646.67	\$737.28	\$836.21
77	\$396.98	\$514.94	\$615.38	\$711.41	\$812.40	\$922.87
78	\$432.03	\$560.79	\$670.63	\$776.02	\$887.31	\$1,009.72
79	\$470.17	\$610.72	\$730.84	\$846.49	\$969.13	\$1,104.74
80	\$511.68	\$665.10	\$796.45	\$923.37	\$1,058.49	\$1,208.70
81	\$556.85	\$724.32	\$867.96	\$1,007.23	\$1,156.10	\$1,322.44
82	\$606.01	\$788.81	\$945.88	\$1,098.70	\$1,262.70	\$1,446.88
83	\$661.17	\$860.72	\$1,032.53	\$1,200.50	\$1,381.87	\$1,586.85
84	\$721.34	\$939.17	\$1,127.12	\$1,311.74	\$1,512.28	\$1,740.35
85	\$786.99	\$1,024.79	\$1,230.37	\$1,433.28	\$1,655.00	\$1,908.70
86	\$858.62	\$1,118.20	\$1,343.09	\$1,566.08	\$1,811.19	\$2,093.34
87	\$936.77	\$1,220.13	\$1,466.12	\$1,711.19	\$1,982.12	\$2,295.83
88	\$1,002.41	\$1,304.07	\$1,565.54	\$1,826.74	\$2,116.62	\$2,455.19
89	\$1,072.66	\$1,393.37	\$1,671.70	\$1,950.09	\$2,260.25	\$2,625.60
90	\$1,147.83	\$1,489.67	\$1,785.06	\$2,081.77	\$2,413.62	\$2,807.84
91	\$1,228.26	\$1,592.15	\$1,906.10	\$2,222.35	\$2,577.41	\$3,002.73
92	\$1,314.34	\$1,701.69	\$2,035.36	\$2,372.41	\$2,752.30	\$3,211.14
93	\$1,385.18	\$1,790.19	\$2,137.68	\$2,489.25	\$2,888.01	\$3,372.95
94	\$1,459.83	\$1,883.29	\$2,245.15	\$2,611.83	\$3,030.40	\$3,542.90
95	\$1,538.52	\$1,981.23	\$2,358.03	\$2,740.45	\$3,179.82	\$3,721.43
96	\$1,621.44	\$2,084.27	\$2,476.58	\$2,875.41	\$3,336.60	\$3,908.94
97	\$1,708.83	\$2,192.66	\$2,601.09	\$3,017.01	\$3,501.11	\$4,105.91
98	\$1,782.51	\$2,283.89	\$2,705.70	\$3,135.87	\$3,639.21	\$4,271.42
99	\$1,844.00	\$2,359.91	\$2,792.76	\$3,234.70	\$3,754.05	\$4,409.17
100	\$1,894.88	\$2,422.75	\$2,864.65	\$3,316.26	\$3,848.82	\$4,522.92

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount					
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>
30 and under	\$195.88	\$255.58	\$305.03	\$350.65	\$397.22	\$446.65
31	\$198.18	\$258.58	\$308.60	\$354.76	\$401.88	\$451.89
32	\$200.50	\$261.61	\$312.22	\$358.92	\$406.59	\$457.18
33	\$202.85	\$264.68	\$315.88	\$363.13	\$411.36	\$462.54
34	\$205.23	\$267.78	\$319.58	\$367.38	\$416.18	\$467.96
35	\$207.64	\$270.92	\$323.33	\$371.69	\$421.06	\$473.45
36	\$210.07	\$274.27	\$327.50	\$376.64	\$426.80	\$480.02
37	\$212.53	\$277.66	\$331.72	\$381.66	\$432.63	\$486.68
38	\$215.01	\$281.09	\$336.00	\$386.75	\$438.53	\$493.43
39	\$217.53	\$284.57	\$340.33	\$391.91	\$444.52	\$500.28
40	\$220.08	\$288.09	\$344.72	\$397.13	\$450.59	\$507.22
41	\$222.65	\$291.65	\$349.16	\$402.42	\$456.74	\$514.26
42	\$225.26	\$295.26	\$353.66	\$407.79	\$462.97	\$521.39
43	\$227.90	\$298.91	\$358.22	\$413.22	\$469.29	\$528.62
44	\$230.57	\$302.60	\$362.84	\$418.73	\$475.70	\$535.96
45	\$233.27	\$306.34	\$367.52	\$424.31	\$482.19	\$543.40
46	\$238.07	\$312.85	\$375.51	\$433.70	\$493.03	\$555.75
47	\$242.98	\$319.49	\$383.67	\$443.30	\$504.10	\$568.38
48	\$247.99	\$326.27	\$392.00	\$453.12	\$515.43	\$581.30
49	\$253.10	\$333.20	\$400.52	\$463.15	\$527.01	\$594.51
50	\$258.31	\$340.27	\$409.22	\$473.40	\$538.85	\$608.02
51	\$263.64	\$347.49	\$418.11	\$483.88	\$550.96	\$621.84
52	\$269.07	\$354.87	\$427.20	\$494.59	\$563.33	\$635.98
53	\$274.62	\$362.40	\$436.48	\$505.54	\$575.99	\$650.43
54	\$280.27	\$370.10	\$445.96	\$516.73	\$588.93	\$665.22
55	\$286.05	\$377.95	\$455.65	\$528.17	\$602.16	\$680.34
56	\$292.58	\$386.58	\$466.08	\$540.33	\$616.13	\$696.26
57	\$299.25	\$395.41	\$476.75	\$552.78	\$630.43	\$712.56
58	\$306.08	\$404.44	\$487.66	\$565.51	\$645.05	\$729.24
59	\$313.07	\$413.68	\$498.82	\$578.54	\$660.02	\$746.30
60	\$320.21	\$423.13	\$510.24	\$591.87	\$675.33	\$763.77
61	\$327.52	\$432.79	\$521.92	\$605.50	\$691.00	\$781.65
62	\$334.99	\$442.67	\$533.87	\$619.45	\$707.03	\$799.95
63	\$343.70	\$454.40	\$548.20	\$636.27	\$726.48	\$822.29
64	\$352.64	\$466.43	\$562.92	\$653.56	\$746.47	\$845.25
65	\$361.82	\$478.79	\$578.03	\$671.32	\$767.01	\$868.85
66	\$371.23	\$491.47	\$593.55	\$689.55	\$788.12	\$893.12
67	\$380.88	\$504.49	\$609.48	\$708.29	\$809.80	\$918.06
68	\$397.73	\$526.33	\$635.65	\$738.64	\$844.60	\$957.77
69	\$415.32	\$549.11	\$662.94	\$770.29	\$880.89	\$999.19
70	\$433.69	\$572.88	\$691.40	\$803.30	\$918.74	\$1,042.41
71	\$452.87	\$597.67	\$721.08	\$837.72	\$958.22	\$1,087.49
72	\$472.89	\$623.55	\$752.04	\$873.62	\$999.40	\$1,134.53
73	\$500.69	\$661.20	\$798.48	\$928.71	\$1,063.73	\$1,209.14
74	\$530.12	\$701.13	\$847.79	\$987.27	\$1,132.20	\$1,288.65
75	\$561.28	\$743.47	\$900.14	\$1,049.53	\$1,205.09	\$1,373.39
76	\$594.27	\$788.37	\$955.72	\$1,115.71	\$1,282.66	\$1,463.70
77	\$629.20	\$835.98	\$1,014.74	\$1,186.06	\$1,365.23	\$1,559.95
78	\$665.40	\$884.04	\$1,073.32	\$1,255.28	\$1,446.28	\$1,654.73
79	\$703.68	\$934.87	\$1,135.28	\$1,328.54	\$1,532.13	\$1,755.28
80	\$744.17	\$988.62	\$1,200.81	\$1,406.08	\$1,623.09	\$1,861.93
81	\$786.99	\$1,045.46	\$1,270.13	\$1,488.14	\$1,719.44	\$1,975.05
82	\$832.27	\$1,105.57	\$1,343.45	\$1,575.00	\$1,821.51	\$2,095.06
83	\$892.65	\$1,184.43	\$1,438.64	\$1,687.17	\$1,953.32	\$2,250.70
84	\$957.41	\$1,268.91	\$1,540.58	\$1,807.32	\$2,094.68	\$2,417.89

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount					
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>
30 and under	\$67.03	\$84.16	\$98.30	\$111.40	\$124.79	\$139.06
31	\$68.06	\$85.48	\$99.86	\$113.17	\$126.78	\$141.29
32	\$69.11	\$86.82	\$101.43	\$114.97	\$128.81	\$143.56
33	\$70.18	\$88.18	\$103.04	\$116.80	\$130.87	\$145.87
34	\$71.26	\$89.56	\$104.67	\$118.66	\$132.97	\$148.22
35	\$72.37	\$90.96	\$106.32	\$120.55	\$135.09	\$150.60
36	\$75.19	\$94.67	\$110.78	\$125.70	\$140.95	\$157.20
37	\$78.13	\$98.54	\$115.42	\$131.06	\$147.06	\$164.10
38	\$81.19	\$102.56	\$120.25	\$136.66	\$153.44	\$171.30
39	\$84.36	\$106.74	\$125.29	\$142.50	\$160.09	\$178.82
40	\$87.65	\$111.10	\$130.54	\$148.58	\$167.04	\$186.66
41	\$91.08	\$115.63	\$136.01	\$154.93	\$174.28	\$194.85
42	\$94.64	\$120.35	\$141.70	\$161.54	\$181.84	\$203.40
43	\$98.34	\$125.26	\$147.64	\$168.44	\$189.72	\$212.33
44	\$102.18	\$130.37	\$153.83	\$175.63	\$197.95	\$221.65
45	\$106.18	\$135.69	\$160.27	\$183.13	\$206.54	\$231.37
46	\$111.16	\$142.27	\$168.21	\$192.34	\$217.03	\$243.24
47	\$116.38	\$149.18	\$176.54	\$202.01	\$228.07	\$255.72
48	\$121.84	\$156.42	\$185.28	\$212.16	\$239.66	\$268.84
49	\$127.56	\$164.01	\$194.46	\$222.83	\$251.84	\$282.63
50	\$133.55	\$171.98	\$204.09	\$234.03	\$264.65	\$297.13
51	\$139.82	\$180.32	\$214.20	\$245.79	\$278.10	\$312.37
52	\$146.38	\$189.08	\$224.81	\$258.15	\$292.24	\$328.40
53	\$153.25	\$198.26	\$235.94	\$271.12	\$307.09	\$345.25
54	\$160.45	\$207.88	\$247.63	\$284.75	\$322.70	\$362.96
55	\$167.98	\$217.97	\$259.90	\$299.06	\$339.11	\$381.58
56	\$176.09	\$228.64	\$272.73	\$313.93	\$356.06	\$400.79
57	\$184.58	\$239.83	\$286.20	\$329.53	\$373.87	\$420.96
58	\$193.49	\$251.57	\$300.33	\$345.91	\$392.57	\$442.15
59	\$202.82	\$263.88	\$315.17	\$363.11	\$412.20	\$464.41
60	\$212.61	\$276.80	\$330.73	\$381.16	\$432.81	\$487.79
61	\$222.87	\$290.35	\$347.06	\$400.10	\$454.45	\$512.34
62	\$233.62	\$304.56	\$364.20	\$419.99	\$477.18	\$538.14
63	\$244.92	\$319.63	\$382.48	\$441.31	\$501.68	\$566.09
64	\$256.76	\$335.44	\$401.67	\$463.71	\$527.44	\$595.49
65	\$269.18	\$352.04	\$421.83	\$487.24	\$554.53	\$626.42
66	\$282.20	\$369.46	\$442.99	\$511.97	\$583.00	\$658.96
67	\$295.85	\$387.74	\$465.22	\$537.96	\$612.94	\$693.19
68	\$315.26	\$412.93	\$495.37	\$572.87	\$652.84	\$738.58
69	\$335.95	\$439.74	\$527.47	\$610.04	\$695.35	\$786.94
70	\$357.99	\$468.30	\$561.64	\$649.63	\$740.62	\$838.47
71	\$381.48	\$498.72	\$598.04	\$691.79	\$788.83	\$893.37
72	\$406.51	\$531.11	\$636.79	\$736.68	\$840.19	\$951.87
73	\$436.94	\$572.02	\$686.91	\$795.81	\$908.89	\$1,031.15
74	\$469.65	\$616.08	\$740.98	\$859.68	\$983.22	\$1,117.04
75	\$504.81	\$663.54	\$799.31	\$928.68	\$1,063.62	\$1,210.08
76	\$542.60	\$714.65	\$862.22	\$1,003.21	\$1,150.60	\$1,310.87
77	\$583.22	\$769.70	\$930.09	\$1,083.73	\$1,244.69	\$1,420.06
78	\$623.97	\$823.77	\$995.92	\$1,161.39	\$1,335.40	\$1,525.95
79	\$667.57	\$881.64	\$1,066.40	\$1,244.62	\$1,432.73	\$1,639.74
80	\$714.22	\$943.57	\$1,141.88	\$1,333.81	\$1,537.15	\$1,762.01
81	\$764.13	\$1,009.86	\$1,222.69	\$1,429.39	\$1,649.19	\$1,893.40
82	\$817.52	\$1,080.80	\$1,309.23	\$1,531.82	\$1,769.39	\$2,034.59
83	\$879.97	\$1,163.14	\$1,409.25	\$1,650.06	\$1,908.48	\$2,198.58
84	\$947.19	\$1,251.77	\$1,516.91	\$1,777.43	\$2,058.50	\$2,375.78

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 100
Home Care %: 75

Annual Rates per \$10 of Daily Benefit Amount						
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
30 and under	\$27.49	\$31.68	\$35.10	\$38.31	\$41.63	\$45.20
31	\$28.09	\$32.41	\$35.93	\$39.24	\$42.66	\$46.33
32	\$28.71	\$33.15	\$36.78	\$40.19	\$43.71	\$47.50
33	\$29.33	\$33.91	\$37.65	\$41.16	\$44.78	\$48.69
34	\$29.97	\$34.68	\$38.54	\$42.15	\$45.89	\$49.91
35	\$30.63	\$35.48	\$39.45	\$43.17	\$47.02	\$51.16
36	\$31.85	\$37.01	\$41.23	\$45.18	\$49.27	\$53.67
37	\$33.12	\$38.60	\$43.09	\$47.29	\$51.64	\$56.31
38	\$34.44	\$40.27	\$45.04	\$49.50	\$54.11	\$59.07
39	\$35.81	\$42.00	\$47.07	\$51.81	\$56.71	\$61.97
40	\$37.24	\$43.81	\$49.19	\$54.23	\$59.43	\$65.02
41	\$38.73	\$45.70	\$51.42	\$56.76	\$62.28	\$68.21
42	\$40.28	\$47.67	\$53.74	\$59.41	\$65.27	\$71.56
43	\$41.88	\$49.73	\$56.16	\$62.18	\$68.40	\$75.08
44	\$43.56	\$51.87	\$58.70	\$65.08	\$71.68	\$78.77
45	\$45.29	\$54.11	\$61.35	\$68.12	\$75.12	\$82.64
46	\$47.68	\$57.13	\$64.89	\$72.14	\$79.65	\$87.69
47	\$50.19	\$60.31	\$68.63	\$76.40	\$84.44	\$93.06
48	\$52.83	\$63.68	\$72.58	\$80.91	\$89.52	\$98.76
49	\$55.62	\$67.23	\$76.77	\$85.69	\$94.91	\$104.80
50	\$58.55	\$70.98	\$81.19	\$90.75	\$100.62	\$111.22
51	\$61.63	\$74.94	\$85.88	\$96.11	\$106.68	\$118.02
52	\$64.88	\$79.12	\$90.83	\$101.78	\$113.10	\$125.25
53	\$68.29	\$83.53	\$96.06	\$107.79	\$119.90	\$132.91
54	\$71.89	\$88.19	\$101.60	\$114.15	\$127.12	\$141.04
55	\$75.68	\$93.11	\$107.46	\$120.89	\$134.77	\$149.68
56	\$80.40	\$99.07	\$114.44	\$128.83	\$143.71	\$159.70
57	\$85.43	\$105.42	\$121.88	\$137.29	\$153.24	\$170.39
58	\$90.76	\$112.17	\$129.80	\$146.31	\$163.41	\$181.80
59	\$96.44	\$119.35	\$138.23	\$155.92	\$174.25	\$193.98
60	\$102.46	\$127.00	\$147.21	\$166.17	\$185.81	\$206.97
61	\$108.86	\$135.13	\$156.78	\$177.08	\$198.13	\$220.82
62	\$115.66	\$143.79	\$166.96	\$188.71	\$211.27	\$235.61
63	\$123.04	\$153.26	\$178.15	\$201.55	\$225.83	\$252.05
64	\$130.89	\$163.35	\$190.10	\$215.25	\$241.39	\$269.64
65	\$139.24	\$174.11	\$202.84	\$229.89	\$258.03	\$288.46
66	\$148.13	\$185.57	\$216.44	\$245.52	\$275.80	\$308.59
67	\$157.58	\$197.79	\$230.95	\$262.22	\$294.81	\$330.13
68	\$171.87	\$215.55	\$251.59	\$285.64	\$321.18	\$359.76
69	\$187.46	\$234.90	\$274.07	\$311.15	\$349.91	\$392.06
70	\$204.47	\$255.98	\$298.57	\$338.94	\$381.21	\$427.26
71	\$223.02	\$278.96	\$325.25	\$369.20	\$415.30	\$465.62
72	\$243.25	\$304.01	\$354.32	\$402.18	\$452.45	\$507.42
73	\$265.84	\$333.09	\$388.91	\$442.12	\$498.17	\$559.60
74	\$290.52	\$364.96	\$426.86	\$486.02	\$548.51	\$617.15
75	\$317.50	\$399.87	\$468.53	\$534.28	\$603.93	\$680.62
76	\$346.99	\$438.13	\$514.26	\$587.34	\$664.96	\$750.62
77	\$379.21	\$480.05	\$564.45	\$645.66	\$732.15	\$827.81
78	\$412.55	\$522.44	\$614.61	\$703.68	\$798.95	\$904.93
79	\$448.82	\$568.58	\$669.24	\$766.90	\$871.85	\$989.24
80	\$488.28	\$618.80	\$728.71	\$835.81	\$951.40	\$1,081.40
81	\$531.20	\$673.45	\$793.48	\$910.91	\$1,038.20	\$1,182.14
82	\$577.90	\$732.93	\$864.00	\$992.75	\$1,132.93	\$1,292.28
83	\$630.04	\$798.75	\$941.72	\$1,082.93	\$1,237.63	\$1,414.68
84	\$686.88	\$870.48	\$1,026.45	\$1,181.30	\$1,352.00	\$1,548.67
85	\$748.84	\$948.66	\$1,118.79	\$1,288.61	\$1,476.95	\$1,695.35
86	\$816.40	\$1,033.86	\$1,219.44	\$1,405.67	\$1,613.45	\$1,855.93
87	\$890.05	\$1,126.70	\$1,329.15	\$1,533.36	\$1,762.56	\$2,031.72
88	\$951.71	\$1,202.45	\$1,416.48	\$1,633.15	\$1,877.54	\$2,167.32
89	\$1,017.63	\$1,283.28	\$1,509.54	\$1,739.45	\$2,000.02	\$2,311.97
90	\$1,088.12	\$1,369.55	\$1,608.72	\$1,852.66	\$2,130.49	\$2,466.27
91	\$1,163.50	\$1,461.62	\$1,714.41	\$1,973.25	\$2,269.47	\$2,630.88
92	\$1,244.09	\$1,559.88	\$1,827.05	\$2,101.68	\$2,417.52	\$2,806.47
93	\$1,310.25	\$1,638.28	\$1,914.25	\$2,199.08	\$2,529.72	\$2,940.13
94	\$1,379.92	\$1,720.62	\$2,005.62	\$2,300.99	\$2,647.13	\$3,080.16
95	\$1,453.30	\$1,807.09	\$2,101.34	\$2,407.63	\$2,769.98	\$3,226.86
96	\$1,530.58	\$1,897.92	\$2,201.64	\$2,519.22	\$2,898.54	\$3,380.54
97	\$1,611.97	\$1,993.30	\$2,306.72	\$2,635.97	\$3,033.07	\$3,541.55
98	\$1,680.55	\$2,073.45	\$2,394.79	\$2,733.70	\$3,145.68	\$3,676.48
99	\$1,737.74	\$2,140.14	\$2,467.95	\$2,814.78	\$3,239.12	\$3,788.55
100	\$1,785.05	\$2,195.21	\$2,528.26	\$2,881.57	\$3,316.09	\$3,880.93

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 75

Issue Age	Annual Rates per \$10 of Daily Benefit Amount					
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>
30 and under	\$187.56	\$238.94	\$280.86	\$320.09	\$360.56	\$403.82
31	\$189.75	\$241.74	\$284.16	\$323.84	\$364.79	\$408.56
32	\$191.98	\$244.58	\$287.49	\$327.64	\$369.07	\$413.35
33	\$194.23	\$247.44	\$290.86	\$331.48	\$373.39	\$418.19
34	\$196.50	\$250.34	\$294.27	\$335.37	\$377.77	\$423.09
35	\$198.81	\$253.28	\$297.72	\$339.30	\$382.20	\$428.05
36	\$201.16	\$256.45	\$301.61	\$343.87	\$387.45	\$434.02
37	\$203.53	\$259.67	\$305.56	\$348.50	\$392.77	\$440.07
38	\$205.94	\$262.93	\$309.56	\$353.19	\$398.17	\$446.21
39	\$208.37	\$266.22	\$313.61	\$357.95	\$403.64	\$452.43
40	\$210.83	\$269.56	\$317.71	\$362.77	\$409.19	\$458.74
41	\$213.32	\$272.94	\$321.87	\$367.65	\$414.82	\$465.14
42	\$215.84	\$276.37	\$326.08	\$372.60	\$420.52	\$471.62
43	\$218.39	\$279.83	\$330.34	\$377.62	\$426.30	\$478.20
44	\$220.97	\$283.34	\$334.67	\$382.70	\$432.15	\$484.87
45	\$223.58	\$286.90	\$339.05	\$387.86	\$438.09	\$491.63
46	\$228.19	\$293.01	\$346.44	\$396.46	\$447.95	\$502.81
47	\$232.90	\$299.26	\$354.00	\$405.26	\$458.02	\$514.24
48	\$237.71	\$305.63	\$361.72	\$414.25	\$468.32	\$525.93
49	\$242.62	\$312.15	\$369.61	\$423.45	\$478.85	\$537.88
50	\$247.63	\$318.80	\$377.68	\$432.84	\$489.62	\$550.11
51	\$252.75	\$325.60	\$385.92	\$442.45	\$500.63	\$562.62
52	\$257.97	\$332.54	\$394.34	\$452.26	\$511.89	\$575.41
53	\$263.30	\$339.62	\$402.94	\$462.30	\$523.40	\$588.49
54	\$268.73	\$346.86	\$411.73	\$472.56	\$535.17	\$601.87
55	\$274.28	\$354.26	\$420.71	\$483.04	\$547.20	\$615.55
56	\$280.55	\$362.35	\$430.34	\$494.16	\$559.89	\$629.95
57	\$286.95	\$370.63	\$440.19	\$505.54	\$572.87	\$644.68
58	\$293.50	\$379.09	\$450.27	\$517.18	\$586.15	\$659.76
59	\$300.20	\$387.75	\$460.57	\$529.09	\$599.74	\$675.19
60	\$307.06	\$396.61	\$471.11	\$541.27	\$613.65	\$690.98
61	\$314.07	\$405.67	\$481.89	\$553.73	\$627.87	\$707.14
62	\$321.24	\$414.94	\$492.92	\$566.48	\$642.43	\$723.68
63	\$329.58	\$425.89	\$506.10	\$581.81	\$660.04	\$743.81
64	\$338.13	\$437.13	\$519.63	\$597.54	\$678.12	\$764.50
65	\$346.91	\$448.67	\$533.52	\$613.71	\$696.71	\$785.76
66	\$355.91	\$460.51	\$547.78	\$630.31	\$715.80	\$807.61
67	\$365.15	\$472.66	\$562.42	\$647.36	\$735.41	\$830.08
68	\$381.39	\$493.25	\$586.72	\$675.26	\$767.18	\$866.15
69	\$398.36	\$514.74	\$612.06	\$704.36	\$800.31	\$903.80
70	\$416.09	\$537.16	\$638.50	\$734.71	\$834.88	\$943.08
71	\$434.60	\$560.57	\$666.08	\$766.37	\$870.94	\$984.06
72	\$453.94	\$584.99	\$694.85	\$799.40	\$908.56	\$1,026.83
73	\$480.62	\$620.29	\$737.68	\$849.62	\$966.78	\$1,094.02
74	\$508.87	\$657.73	\$783.15	\$903.01	\$1,028.72	\$1,165.62
75	\$538.79	\$697.43	\$831.42	\$959.74	\$1,094.64	\$1,241.89
76	\$570.46	\$739.52	\$882.66	\$1,020.04	\$1,164.77	\$1,323.16
77	\$604.00	\$784.16	\$937.07	\$1,084.13	\$1,239.41	\$1,409.75
78	\$638.63	\$828.89	\$990.61	\$1,146.69	\$1,312.13	\$1,494.44
79	\$675.26	\$876.18	\$1,047.20	\$1,212.86	\$1,389.13	\$1,584.22
80	\$713.98	\$926.17	\$1,107.03	\$1,282.86	\$1,470.64	\$1,679.40
81	\$754.92	\$979.01	\$1,170.29	\$1,356.89	\$1,556.94	\$1,780.29
82	\$798.22	\$1,034.86	\$1,237.15	\$1,435.19	\$1,648.30	\$1,887.24
83	\$855.07	\$1,106.45	\$1,321.55	\$1,533.21	\$1,762.40	\$2,021.28
84	\$915.97	\$1,183.00	\$1,411.70	\$1,637.94	\$1,884.39	\$2,164.83

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 75

Issue Age	Annual Rates per \$10 of Daily Benefit Amount					
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>
30 and under	\$64.32	\$78.99	\$90.94	\$102.13	\$113.68	\$126.10
31	\$65.32	\$80.22	\$92.37	\$103.75	\$115.50	\$128.12
32	\$66.32	\$81.48	\$93.83	\$105.40	\$117.34	\$130.17
33	\$67.35	\$82.75	\$95.31	\$107.07	\$119.21	\$132.26
34	\$68.39	\$84.05	\$96.81	\$108.77	\$121.11	\$134.38
35	\$69.44	\$85.36	\$98.34	\$110.49	\$123.05	\$136.53
36	\$72.14	\$88.83	\$102.44	\$115.18	\$128.34	\$142.48
37	\$74.95	\$92.44	\$106.71	\$120.07	\$133.87	\$148.69
38	\$77.87	\$96.19	\$111.15	\$125.16	\$139.63	\$155.17
39	\$80.90	\$100.09	\$115.78	\$130.47	\$145.64	\$161.93
40	\$84.05	\$104.16	\$120.61	\$136.00	\$151.92	\$168.98
41	\$87.32	\$108.39	\$125.63	\$141.77	\$158.46	\$176.34
42	\$90.71	\$112.79	\$130.87	\$147.78	\$165.28	\$184.03
43	\$94.24	\$117.37	\$136.32	\$154.05	\$172.40	\$192.04
44	\$97.91	\$122.13	\$142.00	\$160.59	\$179.82	\$200.41
45	\$101.72	\$127.09	\$147.92	\$167.40	\$187.56	\$209.14
46	\$106.48	\$133.24	\$155.21	\$175.77	\$197.04	\$219.81
47	\$111.46	\$139.68	\$162.86	\$184.56	\$207.00	\$231.03
48	\$116.68	\$146.43	\$170.89	\$193.79	\$217.47	\$242.82
49	\$122.14	\$153.51	\$179.31	\$203.48	\$228.46	\$255.21
50	\$127.85	\$160.93	\$188.15	\$213.65	\$240.01	\$268.23
51	\$133.83	\$168.71	\$197.43	\$224.34	\$252.15	\$281.91
52	\$140.09	\$176.87	\$207.16	\$235.56	\$264.89	\$296.30
53	\$146.65	\$185.42	\$217.37	\$247.34	\$278.28	\$311.41
54	\$153.51	\$194.38	\$228.09	\$259.70	\$292.35	\$327.30
55	\$160.69	\$203.78	\$239.33	\$272.69	\$307.13	\$344.00
56	\$168.43	\$213.73	\$251.11	\$286.20	\$322.44	\$361.26
57	\$176.54	\$224.16	\$263.48	\$300.38	\$338.51	\$379.38
58	\$185.05	\$235.11	\$276.44	\$315.26	\$355.38	\$398.41
59	\$193.97	\$246.58	\$290.05	\$330.88	\$373.09	\$418.39
60	\$203.31	\$258.62	\$304.33	\$347.28	\$391.69	\$439.38
61	\$213.10	\$271.25	\$319.31	\$364.49	\$411.21	\$461.41
62	\$223.37	\$284.49	\$335.03	\$382.54	\$431.70	\$484.56
63	\$234.14	\$298.50	\$351.74	\$401.85	\$453.74	\$509.58
64	\$245.44	\$313.20	\$369.29	\$422.12	\$476.89	\$535.90
65	\$257.27	\$328.62	\$387.71	\$443.42	\$501.23	\$563.58
66	\$269.68	\$344.80	\$407.05	\$465.79	\$526.81	\$592.69
67	\$282.69	\$361.78	\$427.36	\$489.29	\$553.70	\$623.30
68	\$301.32	\$385.38	\$455.15	\$521.15	\$589.86	\$664.23
69	\$321.19	\$410.53	\$484.75	\$555.07	\$628.38	\$707.85
70	\$342.36	\$437.31	\$516.28	\$591.21	\$669.42	\$754.33
71	\$364.93	\$465.83	\$549.86	\$629.70	\$713.14	\$803.87
72	\$388.99	\$496.22	\$585.62	\$670.69	\$759.72	\$856.66
73	\$418.09	\$534.37	\$631.55	\$724.26	\$821.49	\$927.61
74	\$449.37	\$575.45	\$681.08	\$782.10	\$888.29	\$1,004.43
75	\$482.99	\$619.69	\$734.50	\$844.55	\$960.51	\$1,087.62
76	\$519.13	\$667.32	\$792.11	\$912.00	\$1,038.61	\$1,177.71
77	\$557.97	\$718.63	\$854.24	\$984.84	\$1,123.06	\$1,275.25
78	\$596.85	\$768.75	\$914.12	\$1,054.67	\$1,204.03	\$1,369.34
79	\$638.43	\$822.36	\$978.20	\$1,129.45	\$1,290.84	\$1,470.38
80	\$682.92	\$879.72	\$1,046.76	\$1,209.54	\$1,383.91	\$1,578.88
81	\$730.50	\$941.08	\$1,120.13	\$1,295.31	\$1,483.68	\$1,695.38
82	\$781.40	\$1,006.71	\$1,198.65	\$1,387.16	\$1,590.66	\$1,820.48
83	\$840.63	\$1,082.31	\$1,288.54	\$1,492.02	\$1,712.91	\$1,963.87
84	\$904.34	\$1,163.59	\$1,385.17	\$1,604.82	\$1,844.56	\$2,118.55

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 100
Home Care %: 50

		Annual Rates per \$10 of Daily Benefit Amount					
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	
30 and under	\$26.18	\$29.60	\$32.45	\$35.17	\$38.01	\$41.07	
31	\$26.74	\$30.27	\$33.20	\$36.00	\$38.93	\$42.08	
32	\$27.31	\$30.95	\$33.96	\$36.85	\$39.87	\$43.12	
33	\$27.90	\$31.64	\$34.75	\$37.72	\$40.83	\$44.18	
34	\$28.49	\$32.35	\$35.55	\$38.62	\$41.82	\$45.26	
35	\$29.10	\$33.08	\$36.37	\$39.53	\$42.83	\$46.38	
36	\$30.23	\$34.46	\$37.96	\$41.32	\$44.82	\$48.59	
37	\$31.41	\$35.90	\$39.63	\$43.19	\$46.91	\$50.92	
38	\$32.63	\$37.40	\$41.36	\$45.15	\$49.10	\$53.35	
39	\$33.90	\$38.97	\$43.17	\$47.19	\$51.39	\$55.91	
40	\$35.21	\$40.60	\$45.06	\$49.33	\$53.79	\$58.58	
41	\$36.58	\$42.29	\$47.03	\$51.56	\$56.30	\$61.38	
42	\$38.00	\$44.06	\$49.09	\$53.90	\$58.92	\$64.32	
43	\$39.48	\$45.91	\$51.24	\$56.34	\$61.67	\$67.40	
44	\$41.01	\$47.83	\$53.48	\$58.89	\$64.54	\$70.62	
45	\$42.61	\$49.83	\$55.82	\$61.56	\$67.56	\$74.00	
46	\$44.80	\$52.54	\$58.96	\$65.11	\$71.54	\$78.44	
47	\$47.11	\$55.41	\$62.28	\$68.87	\$75.75	\$83.15	
48	\$49.54	\$58.42	\$65.79	\$72.84	\$80.21	\$88.14	
49	\$52.09	\$61.61	\$69.50	\$77.04	\$84.94	\$93.43	
50	\$54.78	\$64.97	\$73.41	\$81.49	\$89.95	\$99.03	
51	\$57.60	\$68.51	\$77.54	\$86.19	\$95.25	\$104.98	
52	\$60.57	\$72.24	\$81.91	\$91.17	\$100.86	\$111.28	
53	\$63.70	\$76.17	\$86.52	\$96.43	\$106.80	\$117.95	
54	\$66.98	\$80.33	\$91.39	\$101.99	\$113.09	\$125.03	
55	\$70.43	\$84.70	\$96.54	\$107.88	\$119.76	\$132.54	
56	\$74.79	\$90.06	\$102.74	\$114.88	\$127.62	\$141.32	
57	\$79.41	\$95.76	\$109.33	\$122.34	\$135.99	\$150.68	
58	\$84.32	\$101.82	\$116.35	\$130.28	\$144.91	\$160.67	
59	\$89.53	\$108.27	\$123.82	\$138.74	\$154.41	\$171.32	
60	\$95.06	\$115.12	\$131.77	\$147.75	\$164.54	\$182.67	
61	\$100.94	\$122.40	\$140.22	\$157.34	\$175.34	\$194.78	
62	\$107.18	\$130.15	\$149.22	\$167.56	\$186.84	\$207.68	
63	\$113.92	\$138.58	\$159.07	\$178.78	\$199.53	\$221.99	
64	\$121.08	\$147.56	\$169.56	\$190.76	\$213.09	\$237.27	
65	\$128.69	\$157.12	\$180.75	\$203.53	\$227.56	\$253.61	
66	\$136.78	\$167.29	\$192.68	\$217.16	\$243.02	\$271.07	
67	\$145.38	\$178.13	\$205.39	\$231.71	\$259.53	\$289.74	
68	\$158.64	\$194.20	\$223.83	\$252.49	\$282.84	\$315.85	
69	\$173.11	\$211.71	\$243.92	\$275.14	\$308.24	\$344.32	
70	\$188.90	\$230.81	\$265.82	\$299.82	\$335.93	\$375.35	
71	\$206.13	\$251.62	\$289.68	\$326.72	\$366.10	\$409.18	
72	\$224.93	\$274.32	\$315.69	\$356.02	\$398.99	\$446.06	
73	\$245.62	\$300.25	\$346.10	\$390.94	\$438.86	\$491.49	
74	\$268.23	\$328.64	\$379.45	\$429.29	\$482.73	\$541.55	
75	\$292.91	\$359.71	\$416.01	\$471.40	\$530.97	\$596.70	
76	\$319.87	\$393.72	\$456.09	\$517.64	\$584.04	\$657.47	
77	\$349.30	\$430.94	\$500.03	\$568.42	\$642.41	\$724.43	
78	\$379.70	\$468.48	\$543.85	\$618.80	\$700.29	\$791.15	
79	\$412.75	\$509.30	\$591.50	\$673.65	\$763.39	\$864.02	
80	\$448.67	\$553.67	\$643.32	\$733.35	\$832.17	\$943.61	
81	\$487.72	\$601.91	\$699.69	\$798.35	\$907.15	\$1,030.52	
82	\$530.17	\$654.35	\$761.00	\$869.11	\$988.88	\$1,125.44	
83	\$577.12	\$711.71	\$827.62	\$945.83	\$1,077.72	\$1,229.17	
84	\$628.24	\$774.09	\$900.07	\$1,029.33	\$1,174.55	\$1,342.47	
85	\$683.88	\$841.95	\$978.87	\$1,120.19	\$1,280.07	\$1,466.20	
86	\$744.45	\$915.76	\$1,064.56	\$1,219.07	\$1,395.07	\$1,601.34	
87	\$810.39	\$996.03	\$1,157.76	\$1,326.69	\$1,520.40	\$1,748.94	
88	\$865.10	\$1,060.39	\$1,230.30	\$1,408.81	\$1,614.78	\$1,860.26	
89	\$923.51	\$1,128.91	\$1,307.38	\$1,496.01	\$1,715.03	\$1,978.67	
90	\$985.86	\$1,201.85	\$1,389.29	\$1,588.62	\$1,821.50	\$2,104.62	
91	\$1,052.42	\$1,279.50	\$1,476.34	\$1,686.95	\$1,934.58	\$2,238.58	
92	\$1,123.47	\$1,362.18	\$1,568.83	\$1,791.37	\$2,054.68	\$2,381.07	
93	\$1,181.16	\$1,426.48	\$1,638.42	\$1,868.64	\$2,143.79	\$2,487.48	
94	\$1,241.81	\$1,493.81	\$1,711.10	\$1,949.24	\$2,236.76	\$2,598.65	
95	\$1,305.57	\$1,564.33	\$1,787.01	\$2,033.31	\$2,333.76	\$2,714.78	
96	\$1,372.60	\$1,638.17	\$1,866.28	\$2,121.01	\$2,434.96	\$2,836.11	
97	\$1,443.08	\$1,715.50	\$1,949.07	\$2,212.49	\$2,540.56	\$2,962.86	
98	\$1,502.35	\$1,780.28	\$2,018.23	\$2,288.83	\$2,628.70	\$3,068.79	
99	\$1,551.72	\$1,834.06	\$2,075.53	\$2,352.01	\$2,701.65	\$3,156.56	
100	\$1,592.52	\$1,878.39	\$2,122.67	\$2,403.95	\$2,761.64	\$3,228.79	

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 50

Issue Age	Annual Rates per \$10 of Daily Benefit Amount					
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>
30 and under	\$173.27	\$215.52	\$250.74	\$284.39	\$319.45	\$356.92
31	\$175.30	\$218.05	\$253.68	\$287.73	\$323.20	\$361.11
32	\$177.36	\$220.60	\$256.66	\$291.10	\$326.99	\$365.34
33	\$179.43	\$223.19	\$259.66	\$294.51	\$330.82	\$369.62
34	\$181.54	\$225.80	\$262.71	\$297.96	\$334.70	\$373.95
35	\$183.67	\$228.45	\$265.79	\$301.46	\$338.62	\$378.34
36	\$185.87	\$231.36	\$269.29	\$305.53	\$343.28	\$383.62
37	\$188.10	\$234.30	\$272.84	\$309.66	\$348.02	\$388.98
38	\$190.35	\$237.28	\$276.43	\$313.84	\$352.81	\$394.42
39	\$192.63	\$240.30	\$280.07	\$318.08	\$357.67	\$399.93
40	\$194.94	\$243.36	\$283.76	\$322.38	\$362.60	\$405.52
41	\$197.28	\$246.46	\$287.50	\$326.74	\$367.60	\$411.19
42	\$199.65	\$249.60	\$291.29	\$331.15	\$372.66	\$416.93
43	\$202.04	\$252.77	\$295.13	\$335.63	\$377.80	\$422.76
44	\$204.46	\$255.99	\$299.02	\$340.16	\$383.00	\$428.66
45	\$206.92	\$259.25	\$302.96	\$344.76	\$388.28	\$434.65
46	\$211.20	\$264.79	\$309.56	\$352.40	\$397.00	\$444.52
47	\$215.58	\$270.45	\$316.32	\$360.20	\$405.91	\$454.61
48	\$220.05	\$276.23	\$323.22	\$368.18	\$415.02	\$464.93
49	\$224.61	\$282.13	\$330.27	\$376.34	\$424.34	\$475.48
50	\$229.26	\$288.17	\$337.47	\$384.68	\$433.87	\$486.27
51	\$234.01	\$294.33	\$344.83	\$393.20	\$443.61	\$497.31
52	\$238.86	\$300.62	\$352.35	\$401.92	\$453.57	\$508.59
53	\$243.81	\$307.04	\$360.04	\$410.82	\$463.75	\$520.14
54	\$248.86	\$313.61	\$367.89	\$419.92	\$474.16	\$531.94
55	\$254.02	\$320.31	\$375.92	\$429.23	\$484.81	\$544.02
56	\$259.82	\$327.63	\$384.52	\$439.10	\$496.04	\$556.72
57	\$265.76	\$335.12	\$393.32	\$449.20	\$507.52	\$569.73
58	\$271.83	\$342.78	\$402.33	\$459.53	\$519.28	\$583.04
59	\$278.04	\$350.61	\$411.54	\$470.10	\$531.30	\$596.66
60	\$284.40	\$358.63	\$420.96	\$480.92	\$543.61	\$610.60
61	\$290.89	\$366.83	\$430.59	\$491.98	\$556.20	\$624.86
62	\$297.54	\$375.21	\$440.45	\$503.30	\$569.08	\$639.46
63	\$305.22	\$385.05	\$452.14	\$516.83	\$584.59	\$657.15
64	\$313.10	\$395.14	\$464.14	\$530.73	\$600.52	\$675.33
65	\$321.19	\$405.50	\$476.46	\$545.00	\$616.88	\$694.01
66	\$329.48	\$416.13	\$489.11	\$559.66	\$633.69	\$713.21
67	\$337.99	\$427.04	\$502.09	\$574.71	\$650.95	\$732.94
68	\$353.18	\$445.83	\$523.98	\$599.68	\$679.29	\$765.02
69	\$369.06	\$465.44	\$546.82	\$625.75	\$708.86	\$798.51
70	\$385.65	\$485.92	\$570.66	\$652.95	\$739.72	\$833.46
71	\$402.98	\$507.29	\$595.54	\$681.32	\$771.92	\$869.94
72	\$421.10	\$529.61	\$621.51	\$710.94	\$805.53	\$908.02
73	\$445.81	\$561.43	\$659.54	\$755.26	\$856.78	\$967.06
74	\$471.97	\$595.17	\$699.91	\$802.35	\$911.29	\$1,029.95
75	\$499.67	\$630.94	\$742.74	\$852.38	\$969.27	\$1,096.92
76	\$528.99	\$668.85	\$788.19	\$905.53	\$1,030.94	\$1,168.25
77	\$560.03	\$709.04	\$836.43	\$961.98	\$1,096.53	\$1,244.21
78	\$591.87	\$748.97	\$883.54	\$1,016.72	\$1,160.03	\$1,318.05
79	\$625.52	\$791.15	\$933.30	\$1,074.56	\$1,227.19	\$1,396.27
80	\$661.09	\$835.70	\$985.87	\$1,135.70	\$1,298.25	\$1,479.13
81	\$698.68	\$882.77	\$1,041.40	\$1,200.31	\$1,373.42	\$1,566.91
82	\$738.41	\$932.48	\$1,100.06	\$1,268.60	\$1,452.95	\$1,659.90
83	\$789.09	\$993.84	\$1,170.90	\$1,350.06	\$1,547.46	\$1,770.88
84	\$843.25	\$1,059.23	\$1,246.30	\$1,436.74	\$1,648.12	\$1,889.29

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Premier
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 50

Issue Age	Annual Rates per \$10 of Daily Benefit Amount					
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>
30 and under	\$59.85	\$71.85	\$81.81	\$91.32	\$101.25	\$111.92
31	\$60.77	\$72.97	\$83.09	\$92.77	\$102.86	\$113.71
32	\$61.70	\$74.11	\$84.40	\$94.23	\$104.49	\$115.52
33	\$62.65	\$75.27	\$85.72	\$95.72	\$106.15	\$117.37
34	\$63.62	\$76.44	\$87.07	\$97.23	\$107.84	\$119.24
35	\$64.59	\$77.63	\$88.44	\$98.77	\$109.55	\$121.14
36	\$67.08	\$80.75	\$92.08	\$102.91	\$114.21	\$126.37
37	\$69.67	\$83.99	\$95.87	\$107.22	\$119.07	\$131.81
38	\$72.36	\$87.37	\$99.82	\$111.72	\$124.14	\$137.50
39	\$75.15	\$90.88	\$103.93	\$116.40	\$129.43	\$143.42
40	\$78.04	\$94.53	\$108.21	\$121.28	\$134.94	\$149.61
41	\$81.05	\$98.33	\$112.66	\$126.37	\$140.68	\$156.06
42	\$84.18	\$102.28	\$117.30	\$131.66	\$146.67	\$162.79
43	\$87.42	\$106.39	\$122.13	\$137.18	\$152.91	\$169.81
44	\$90.80	\$110.66	\$127.16	\$142.93	\$159.42	\$177.13
45	\$94.30	\$115.11	\$132.40	\$148.93	\$166.21	\$184.76
46	\$98.67	\$120.62	\$138.86	\$156.30	\$174.54	\$194.11
47	\$103.26	\$126.40	\$145.64	\$164.04	\$183.28	\$203.94
48	\$108.05	\$132.46	\$152.75	\$172.16	\$192.47	\$214.26
49	\$113.07	\$138.81	\$160.21	\$180.69	\$202.11	\$225.10
50	\$118.32	\$145.46	\$168.03	\$189.63	\$212.24	\$236.49
51	\$123.81	\$152.43	\$176.23	\$199.02	\$222.88	\$248.46
52	\$129.56	\$159.74	\$184.84	\$208.88	\$234.05	\$261.04
53	\$135.57	\$167.40	\$193.86	\$219.22	\$245.78	\$274.25
54	\$141.87	\$175.42	\$203.33	\$230.07	\$258.09	\$288.12
55	\$148.46	\$183.83	\$213.26	\$241.47	\$271.03	\$302.71
56	\$155.58	\$192.75	\$223.70	\$253.37	\$284.47	\$317.82
57	\$163.05	\$202.11	\$234.65	\$265.86	\$298.58	\$333.68
58	\$170.87	\$211.93	\$246.14	\$278.97	\$313.39	\$350.34
59	\$179.07	\$222.22	\$258.19	\$292.72	\$328.93	\$367.83
60	\$187.66	\$233.02	\$270.83	\$307.15	\$345.24	\$386.20
61	\$196.67	\$244.33	\$284.09	\$322.29	\$362.37	\$405.48
62	\$206.11	\$256.20	\$297.99	\$338.18	\$380.34	\$425.72
63	\$215.97	\$268.70	\$312.72	\$355.10	\$399.58	\$447.52
64	\$226.31	\$281.81	\$328.18	\$372.86	\$419.79	\$470.44
65	\$237.15	\$295.56	\$344.40	\$391.50	\$441.02	\$494.53
66	\$248.50	\$309.99	\$361.43	\$411.08	\$463.33	\$519.85
67	\$260.40	\$325.11	\$379.30	\$431.64	\$486.77	\$546.47
68	\$277.69	\$346.45	\$404.09	\$459.87	\$518.71	\$582.51
69	\$296.13	\$369.18	\$430.51	\$489.95	\$552.74	\$620.93
70	\$315.79	\$393.41	\$458.65	\$521.99	\$589.01	\$661.88
71	\$336.76	\$419.22	\$488.63	\$556.13	\$627.65	\$705.54
72	\$359.12	\$446.74	\$520.57	\$592.51	\$668.84	\$752.07
73	\$385.88	\$480.85	\$561.04	\$639.39	\$722.77	\$813.89
74	\$414.65	\$517.56	\$604.65	\$689.99	\$781.05	\$880.80
75	\$445.55	\$557.08	\$651.65	\$744.59	\$844.03	\$953.21
76	\$478.76	\$599.62	\$702.31	\$803.51	\$912.09	\$1,031.57
77	\$514.45	\$645.40	\$756.90	\$867.10	\$985.64	\$1,116.38
78	\$549.99	\$689.85	\$809.22	\$927.73	\$1,055.78	\$1,197.77
79	\$588.00	\$737.35	\$865.15	\$992.60	\$1,130.90	\$1,285.09
80	\$628.62	\$788.13	\$924.94	\$1,062.00	\$1,211.37	\$1,378.78
81	\$672.06	\$842.40	\$988.87	\$1,136.26	\$1,297.57	\$1,479.30
82	\$718.50	\$900.41	\$1,057.22	\$1,215.71	\$1,389.90	\$1,587.15
83	\$772.02	\$966.40	\$1,134.28	\$1,304.84	\$1,493.51	\$1,708.51
84	\$829.53	\$1,037.22	\$1,216.95	\$1,400.50	\$1,604.83	\$1,839.16

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Facilities only
Elimination Period: 100 Day
Inflation Type: No Inflation
Inflation %: 0%
Assisted Living %: 100
Home Care %: 100

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime
30 and under	\$20.27	\$22.60	\$24.49	\$26.25	\$28.05	\$29.91	\$32.04
31	\$20.65	\$23.05	\$24.99	\$26.81	\$28.67	\$30.59	\$32.77
32	\$21.04	\$23.52	\$25.51	\$27.39	\$29.30	\$31.27	\$33.52
33	\$21.44	\$23.99	\$26.04	\$27.97	\$29.94	\$31.97	\$34.28
34	\$21.85	\$24.47	\$26.58	\$28.57	\$30.60	\$32.69	\$35.06
35	\$22.26	\$24.96	\$27.14	\$29.18	\$31.27	\$33.42	\$35.87
36	\$22.96	\$25.83	\$28.15	\$30.32	\$32.54	\$34.83	\$37.41
37	\$23.67	\$26.73	\$29.20	\$31.51	\$33.87	\$36.30	\$39.02
38	\$24.42	\$27.66	\$30.28	\$32.74	\$35.25	\$37.82	\$40.70
39	\$25.18	\$28.63	\$31.41	\$34.02	\$36.68	\$39.41	\$42.45
40	\$25.97	\$29.63	\$32.58	\$35.35	\$38.17	\$41.07	\$44.28
41	\$26.78	\$30.66	\$33.80	\$36.74	\$39.73	\$42.80	\$46.18
42	\$27.62	\$31.73	\$35.06	\$38.17	\$41.35	\$44.60	\$48.17
43	\$28.49	\$32.84	\$36.36	\$39.67	\$43.03	\$46.48	\$50.24
44	\$29.38	\$33.98	\$37.72	\$41.22	\$44.78	\$48.44	\$52.41
45	\$30.30	\$35.17	\$39.13	\$42.83	\$46.61	\$50.48	\$54.66
46	\$31.60	\$36.82	\$41.06	\$45.03	\$49.07	\$53.21	\$57.68
47	\$32.95	\$38.55	\$43.09	\$47.34	\$51.67	\$56.09	\$60.85
48	\$34.36	\$40.36	\$45.22	\$49.77	\$54.40	\$59.13	\$64.21
49	\$35.84	\$42.25	\$47.45	\$52.32	\$57.27	\$62.33	\$67.75
50	\$37.38	\$44.24	\$49.80	\$55.01	\$60.30	\$65.71	\$71.48
51	\$38.98	\$46.31	\$52.26	\$57.83	\$63.49	\$69.27	\$75.42
52	\$40.65	\$48.49	\$54.84	\$60.79	\$66.84	\$73.02	\$79.58
53	\$42.39	\$50.76	\$57.55	\$63.91	\$70.38	\$76.97	\$83.96
54	\$44.21	\$53.14	\$60.40	\$67.19	\$74.10	\$81.14	\$88.59
55	\$46.11	\$55.64	\$63.38	\$70.64	\$78.01	\$85.54	\$93.47
56	\$48.69	\$58.88	\$67.15	\$74.91	\$82.80	\$90.84	\$99.34
57	\$51.41	\$62.30	\$71.15	\$79.44	\$87.87	\$96.48	\$105.57
58	\$54.29	\$65.93	\$75.38	\$84.24	\$93.26	\$102.46	\$112.19
59	\$57.33	\$69.77	\$79.87	\$89.34	\$98.97	\$108.82	\$119.23
60	\$60.53	\$73.83	\$84.62	\$94.74	\$105.04	\$115.57	\$126.72
61	\$63.92	\$78.12	\$89.65	\$100.47	\$111.48	\$122.74	\$134.67
62	\$67.50	\$82.67	\$94.99	\$106.54	\$118.31	\$130.35	\$143.12
63	\$71.16	\$87.41	\$100.60	\$112.98	\$125.59	\$138.50	\$152.22
64	\$75.02	\$92.42	\$106.55	\$119.81	\$133.33	\$147.17	\$161.90
65	\$79.08	\$97.72	\$112.85	\$127.05	\$141.53	\$156.37	\$172.19
66	\$83.37	\$103.32	\$119.52	\$134.73	\$150.24	\$166.15	\$183.14
67	\$87.90	\$109.25	\$126.58	\$142.87	\$159.49	\$176.54	\$194.78
68	\$96.00	\$119.11	\$137.88	\$155.53	\$173.56	\$192.07	\$211.90
69	\$104.86	\$129.87	\$150.20	\$169.33	\$188.87	\$208.96	\$230.52
70	\$114.53	\$141.60	\$163.61	\$184.34	\$205.54	\$227.34	\$250.78
71	\$125.09	\$154.39	\$178.22	\$200.68	\$223.67	\$247.34	\$272.82
72	\$136.63	\$168.33	\$194.14	\$218.48	\$243.41	\$269.09	\$296.79
73	\$147.39	\$182.22	\$210.62	\$237.45	\$264.94	\$293.28	\$323.85
74	\$159.00	\$197.26	\$228.51	\$258.06	\$288.37	\$319.64	\$353.37
75	\$171.52	\$213.54	\$247.91	\$280.46	\$313.88	\$348.37	\$385.58
76	\$185.03	\$231.16	\$268.96	\$304.81	\$341.64	\$379.69	\$420.72
77	\$199.61	\$250.24	\$291.80	\$331.28	\$371.86	\$413.81	\$459.07
78	\$214.24	\$268.69	\$313.42	\$355.97	\$399.78	\$445.21	\$494.40
79	\$229.95	\$288.50	\$336.63	\$382.49	\$429.80	\$478.99	\$532.44
80	\$246.82	\$309.78	\$361.57	\$411.00	\$462.07	\$515.33	\$573.41
81	\$264.92	\$332.62	\$388.35	\$441.63	\$496.77	\$554.43	\$617.53
82	\$284.34	\$357.14	\$417.12	\$474.55	\$534.07	\$596.49	\$665.05
83	\$302.79	\$379.94	\$443.44	\$504.31	\$567.52	\$634.10	\$707.55
84	\$322.42	\$404.19	\$471.43	\$535.94	\$603.06	\$674.09	\$752.77
85	\$343.34	\$429.99	\$501.17	\$569.55	\$640.84	\$716.59	\$800.88
86	\$365.60	\$457.44	\$532.80	\$605.26	\$680.98	\$761.78	\$852.06
87	\$389.32	\$486.64	\$566.42	\$643.22	\$723.63	\$809.81	\$906.52
88	\$406.73	\$506.54	\$587.84	\$666.08	\$748.22	\$836.85	\$936.83
89	\$424.93	\$527.26	\$610.08	\$689.74	\$773.65	\$864.79	\$968.16
90	\$443.94	\$548.82	\$633.15	\$714.25	\$799.95	\$893.67	\$1,000.54
91	\$463.80	\$571.27	\$657.10	\$739.62	\$827.13	\$923.51	\$1,033.99
92	\$484.55	\$594.63	\$681.95	\$765.90	\$855.24	\$954.35	\$1,068.57
93	\$500.04	\$610.76	\$697.69	\$781.28	\$870.69	\$970.65	\$1,086.40
94	\$516.04	\$627.32	\$713.80	\$796.97	\$886.42	\$987.23	\$1,104.53
95	\$532.54	\$644.34	\$730.28	\$812.97	\$902.43	\$1,004.09	\$1,122.96
96	\$549.58	\$661.81	\$747.14	\$829.29	\$918.73	\$1,021.24	\$1,141.70
97	\$567.15	\$679.76	\$764.40	\$845.94	\$935.33	\$1,038.69	\$1,160.75
98	\$581.67	\$694.51	\$778.51	\$859.53	\$948.84	\$1,052.88	\$1,176.24
99	\$593.57	\$706.56	\$790.02	\$870.58	\$959.81	\$1,064.39	\$1,188.80
100	\$603.29	\$716.38	\$799.36	\$879.53	\$968.69	\$1,073.70	\$1,198.96

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Facilities only
Elimination Period: 100 Day
Inflation Type: Automatic Compound Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Annual Rates per \$10 of Daily Benefit Amount							
Issue Age	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$101.34	\$124.98	\$143.52	\$160.28	\$176.65	\$193.69	\$212.89
31	\$102.53	\$126.44	\$145.20	\$162.16	\$178.72	\$195.96	\$215.38
32	\$103.73	\$127.93	\$146.90	\$164.06	\$180.81	\$198.26	\$217.91
33	\$104.94	\$129.43	\$148.62	\$165.98	\$182.93	\$200.58	\$220.46
34	\$106.17	\$130.94	\$150.36	\$167.93	\$185.08	\$202.93	\$223.04
35	\$107.42	\$132.48	\$152.13	\$169.90	\$187.25	\$205.31	\$225.66
36	\$108.64	\$134.06	\$154.02	\$172.06	\$189.64	\$207.92	\$228.47
37	\$109.88	\$135.68	\$155.96	\$174.28	\$192.09	\$210.59	\$231.35
38	\$111.15	\$137.33	\$157.94	\$176.55	\$194.61	\$213.33	\$234.32
39	\$112.44	\$139.03	\$159.97	\$178.87	\$197.18	\$216.14	\$237.36
40	\$113.77	\$140.76	\$162.04	\$181.25	\$199.82	\$219.03	\$240.49
41	\$115.12	\$142.53	\$164.18	\$183.70	\$202.53	\$222.00	\$243.70
42	\$116.50	\$144.34	\$166.36	\$186.19	\$205.32	\$225.04	\$247.01
43	\$117.91	\$146.19	\$168.59	\$188.77	\$208.18	\$228.18	\$250.41
44	\$119.35	\$148.08	\$170.88	\$191.40	\$211.11	\$231.41	\$253.91
45	\$120.82	\$150.03	\$173.23	\$194.10	\$214.13	\$234.72	\$257.51
46	\$123.12	\$152.97	\$176.69	\$198.03	\$218.47	\$239.47	\$262.75
47	\$125.48	\$156.01	\$180.26	\$202.08	\$222.97	\$244.40	\$268.16
48	\$127.91	\$159.14	\$183.95	\$206.28	\$227.62	\$249.51	\$273.78
49	\$130.43	\$162.36	\$187.76	\$210.62	\$232.43	\$254.80	\$279.61
50	\$133.01	\$165.71	\$191.71	\$215.11	\$237.43	\$260.29	\$285.66
51	\$135.67	\$169.14	\$195.78	\$219.76	\$242.61	\$265.99	\$291.94
52	\$138.40	\$172.70	\$200.00	\$224.57	\$247.97	\$271.90	\$298.47
53	\$141.22	\$176.37	\$204.36	\$229.56	\$253.54	\$278.03	\$305.24
54	\$144.14	\$180.16	\$208.88	\$234.73	\$259.31	\$284.41	\$312.29
55	\$147.14	\$184.09	\$213.55	\$240.09	\$265.30	\$291.04	\$319.61
56	\$150.18	\$187.87	\$217.90	\$244.96	\$270.67	\$296.91	\$326.13
57	\$153.37	\$191.82	\$222.49	\$250.99	\$276.32	\$303.13	\$333.00
58	\$156.71	\$196.00	\$227.30	\$255.49	\$282.30	\$309.68	\$340.27
59	\$160.22	\$200.38	\$232.38	\$261.19	\$288.59	\$316.62	\$347.96
60	\$163.89	\$204.98	\$237.72	\$267.20	\$295.25	\$323.95	\$356.11
61	\$167.75	\$209.82	\$243.34	\$273.54	\$302.28	\$331.70	\$364.71
62	\$171.81	\$214.92	\$249.28	\$280.22	\$309.70	\$339.89	\$373.82
63	\$175.61	\$219.75	\$254.93	\$286.66	\$316.98	\$348.04	\$382.92
64	\$179.61	\$224.84	\$260.91	\$293.49	\$324.72	\$356.71	\$392.60
65	\$183.82	\$230.23	\$267.25	\$300.73	\$332.92	\$365.91	\$402.89
66	\$188.25	\$235.91	\$273.95	\$308.41	\$341.63	\$375.69	\$413.84
67	\$192.92	\$241.93	\$281.05	\$316.55	\$350.88	\$386.08	\$425.48
68	\$201.23	\$251.92	\$292.41	\$329.21	\$364.95	\$401.61	\$442.60
69	\$210.30	\$262.82	\$304.79	\$343.01	\$380.26	\$418.50	\$461.22
70	\$220.18	\$274.68	\$318.27	\$358.03	\$396.93	\$436.88	\$481.48
71	\$230.96	\$287.61	\$332.94	\$374.37	\$415.06	\$456.88	\$503.52
72	\$242.71	\$301.68	\$348.92	\$392.17	\$434.80	\$478.63	\$527.49
73	\$254.71	\$317.01	\$367.00	\$412.67	\$457.34	\$503.33	\$555.22
74	\$267.58	\$333.51	\$386.51	\$434.82	\$481.78	\$530.21	\$585.41
75	\$281.38	\$351.26	\$407.54	\$458.78	\$508.31	\$559.45	\$618.30
76	\$296.18	\$370.37	\$430.24	\$484.70	\$537.10	\$591.29	\$654.11
77	\$312.06	\$390.95	\$454.75	\$512.75	\$568.35	\$625.93	\$693.14
78	\$325.99	\$408.04	\$474.42	\$534.80	\$592.86	\$653.23	\$723.99
79	\$341.00	\$426.50	\$495.71	\$558.72	\$619.52	\$682.99	\$757.64
80	\$357.18	\$446.45	\$518.75	\$584.67	\$648.50	\$715.39	\$794.31
81	\$374.59	\$467.97	\$543.65	\$612.77	\$679.96	\$750.62	\$834.20
82	\$393.33	\$491.18	\$570.57	\$643.20	\$714.08	\$788.89	\$877.58
83	\$410.96	\$512.10	\$594.00	\$669.11	\$744.36	\$823.55	\$917.03
84	\$429.77	\$534.49	\$619.15	\$696.99	\$776.78	\$860.64	\$959.25

Metropolitan Life Insurance Company
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, and LTC2-FAC

Plan: Facilities only
Elimination Period: 100 Day
Inflation Type: Automatic Simple Inflation
Inflation %: 5%
Assisted Living %: 100
Home Care %: 100

Issue Age	Annual Rates per \$10 of Daily Benefit Amount						
	<u>2 Year</u>	<u>3 Year</u>	<u>4 Year</u>	<u>5 Year</u>	<u>6 Year</u>	<u>7 Year</u>	<u>Lifetime</u>
30 and under	\$38.69	\$45.87	\$51.68	\$57.11	\$62.43	\$67.85	\$74.06
31	\$39.26	\$46.55	\$52.46	\$57.98	\$63.39	\$68.89	\$75.19
32	\$39.84	\$47.25	\$53.25	\$58.86	\$64.35	\$69.95	\$76.34
33	\$40.42	\$47.95	\$54.06	\$59.75	\$65.33	\$71.02	\$77.50
34	\$41.02	\$48.67	\$54.87	\$60.66	\$66.33	\$72.10	\$78.68
35	\$41.62	\$49.40	\$55.70	\$61.58	\$67.34	\$73.21	\$79.88
36	\$43.05	\$51.20	\$57.81	\$63.97	\$70.01	\$76.15	\$83.11
37	\$44.53	\$53.07	\$60.00	\$66.46	\$72.79	\$79.20	\$86.46
38	\$46.06	\$55.01	\$62.27	\$69.05	\$75.67	\$82.38	\$89.95
39	\$47.64	\$57.02	\$64.63	\$71.73	\$78.67	\$85.69	\$93.57
40	\$49.28	\$59.10	\$67.08	\$74.52	\$81.79	\$89.12	\$97.35
41	\$50.97	\$61.26	\$69.62	\$77.42	\$85.03	\$92.70	\$101.28
42	\$52.72	\$63.49	\$72.26	\$80.44	\$88.40	\$96.42	\$105.36
43	\$54.53	\$65.81	\$74.99	\$83.56	\$91.91	\$100.29	\$109.61
44	\$56.41	\$68.22	\$77.84	\$86.82	\$95.55	\$104.31	\$114.03
45	\$58.34	\$70.71	\$80.78	\$90.19	\$99.34	\$108.50	\$118.64
46	\$60.80	\$73.83	\$84.46	\$94.38	\$104.02	\$113.66	\$124.32
47	\$63.36	\$77.09	\$88.30	\$98.76	\$108.92	\$119.07	\$130.28
48	\$66.02	\$80.50	\$92.31	\$103.35	\$114.05	\$124.73	\$136.52
49	\$68.80	\$84.06	\$96.51	\$108.14	\$119.42	\$130.67	\$143.06
50	\$71.70	\$87.77	\$100.90	\$113.16	\$125.04	\$136.89	\$149.91
51	\$74.71	\$91.65	\$105.49	\$118.42	\$130.93	\$143.40	\$157.10
52	\$77.86	\$95.70	\$110.29	\$123.91	\$137.10	\$150.22	\$164.62
53	\$81.13	\$99.93	\$115.30	\$129.67	\$143.56	\$157.37	\$172.51
54	\$84.55	\$104.35	\$120.55	\$135.68	\$150.32	\$164.86	\$180.78
55	\$88.11	\$108.96	\$126.03	\$141.98	\$157.40	\$172.71	\$189.44
56	\$92.10	\$113.98	\$131.91	\$148.66	\$164.85	\$180.93	\$198.53
57	\$96.27	\$119.24	\$138.06	\$155.64	\$172.65	\$189.54	\$208.06
58	\$100.63	\$124.74	\$144.49	\$162.96	\$180.82	\$198.57	\$218.04
59	\$105.19	\$130.49	\$151.23	\$170.62	\$189.38	\$208.02	\$228.51
60	\$109.96	\$136.51	\$158.28	\$178.64	\$198.34	\$217.93	\$239.47
61	\$114.94	\$142.81	\$165.66	\$187.03	\$207.73	\$228.31	\$250.96
62	\$120.15	\$149.40	\$173.38	\$195.82	\$217.56	\$239.18	\$263.01
63	\$125.33	\$156.05	\$181.25	\$204.83	\$227.69	\$250.43	\$275.55
64	\$130.74	\$163.00	\$189.47	\$214.26	\$238.30	\$262.22	\$288.70
65	\$136.38	\$170.25	\$198.06	\$224.12	\$249.39	\$274.56	\$302.48
66	\$142.26	\$177.83	\$207.05	\$234.43	\$261.01	\$287.49	\$316.91
67	\$148.39	\$185.75	\$216.44	\$245.21	\$273.16	\$301.02	\$332.03
68	\$158.42	\$198.00	\$230.54	\$261.07	\$290.74	\$320.33	\$353.34
69	\$169.14	\$211.06	\$245.55	\$277.94	\$309.45	\$340.89	\$376.03
70	\$180.58	\$224.97	\$261.55	\$295.91	\$329.36	\$362.76	\$400.17
71	\$192.79	\$239.81	\$278.58	\$315.04	\$350.56	\$386.04	\$425.85
72	\$205.83	\$255.63	\$296.73	\$335.41	\$373.12	\$410.81	\$453.19
73	\$219.18	\$272.82	\$317.18	\$358.97	\$399.73	\$440.47	\$486.34
74	\$233.41	\$291.17	\$339.04	\$384.18	\$428.24	\$472.28	\$521.92
75	\$248.56	\$310.76	\$362.40	\$411.17	\$458.79	\$506.39	\$560.09
76	\$264.69	\$331.66	\$387.37	\$440.06	\$491.52	\$542.96	\$601.06
77	\$281.86	\$353.97	\$414.07	\$470.97	\$526.58	\$582.17	\$645.03
78	\$298.08	\$374.24	\$437.78	\$498.01	\$557.03	\$616.24	\$683.42
79	\$315.23	\$395.67	\$462.85	\$526.61	\$589.24	\$652.31	\$724.09
80	\$333.37	\$418.32	\$489.35	\$556.85	\$623.32	\$690.49	\$767.18
81	\$352.55	\$442.28	\$517.37	\$588.83	\$659.36	\$730.90	\$812.83
82	\$372.83	\$467.60	\$547.00	\$622.64	\$697.49	\$773.67	\$861.20
83	\$392.64	\$491.67	\$574.56	\$653.58	\$732.06	\$812.44	\$905.10
84	\$413.49	\$516.98	\$603.52	\$686.06	\$768.33	\$853.15	\$951.24

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Elimination Period Adjustment Factors

<u>Days in Elimination Period</u>		
<u>20</u>	<u>45</u>	<u>100</u>
1.15	1.11	1.00

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Future Purchase Rider Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
All	1.02

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Nonforfeiture Coverage Rider Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
All	1.10

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Paid-Up Survivorship Rider Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
All	1.09

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Restoration of Benefits Rider Adjustment Factors

<u>Policy Duration</u>	<u>Premium Factor</u>
2 years	1.08
3 years	1.05
4 years	1.04
5 years	1.03
6 years	1.03
7 years	1.02
Lifetime	N.A.

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Return of Premium Rider Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
Less than or Equal to 49	1.23
50 – 54	1.28
55 – 59	1.37
60 – 64	1.45
65 – 69	1.53
70 and over	1.58

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Shared Care Rider Adjustment Factors

<u>Shared Care</u>	<u>Premium Factor</u>
2 years	1.26
3 years	1.25
4 years	1.23
5 years	1.22
6 years	1.15
7 years	1.07
Lifetime	N.A.

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Calendar Day Rider Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
All	1.07

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Home Care Elimination Period Waiver Adjustment Factors

<u>Issue Age</u>	<u>Premium Factor</u>
All	1.17

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Ten-Year Premium Payment Rider Adjustment Factors

<u>Age</u>	<u>Premium Factors No inflation</u>	<u>Premium Factors Simple Inflation</u>	<u>Premium Factors Compound Inflation</u>
Less than 35	3.45	4.09	4.70
35	3.42	4.03	4.60
36	3.38	3.95	4.50
37	3.34	3.88	4.40
38	3.29	3.81	4.30
39	3.25	3.75	4.21
40	3.21	3.68	4.12
41	3.17	3.61	4.03
42	3.13	3.55	3.94
43	3.09	3.49	3.85
44	3.05	3.42	3.77
45	3.01	3.36	3.69
46	2.96	3.29	3.60
47	2.90	3.22	3.51
48	2.85	3.15	3.42
49	2.80	3.08	3.34
50	2.75	3.02	3.26
51	2.70	2.95	3.18
52	2.65	2.89	3.10
53	2.60	2.83	3.03
54	2.55	2.77	2.96
55	2.50	2.71	2.88
56	2.45	2.64	2.81
57	2.39	2.58	2.73
58	2.34	2.51	2.66
59	2.28	2.45	2.58
60	2.23	2.39	2.51
61	2.18	2.33	2.44
62	2.13	2.27	2.38
63	2.07	2.20	2.31
64	2.02	2.14	2.24
65	1.96	2.08	2.17
66	1.91	2.02	2.11

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Ten-Year Premium Payment Rider Adjustment Factors

<u>Age</u>	Premium Factors	Premium Factors	Premium Factors
	<u>No inflation</u>	<u>Simple Inflation</u>	<u>Compound Inflation</u>
67	1.86	1.96	2.04
68	1.81	1.90	1.98
69	1.75	1.84	1.91
70	1.70	1.79	1.85
71	1.65	1.73	1.79
72	1.60	1.68	1.73
73	1.55	1.62	1.68
74	1.50	1.57	1.62
75	1.46	1.52	1.57
76	1.41	1.47	1.52
77	1.37	1.43	1.47
78	1.34	1.39	1.43
79	1.30	1.35	1.39
80	1.27	1.32	1.35
81	1.24	1.28	1.32
82	1.21	1.25	1.28
83	1.19	1.23	1.26
84	1.17	1.21	1.23

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Paid-Up Premiums Rider Adjustment Factors

<u>Age</u>	<u>Premium Factors No inflation</u>	<u>Premium Factors Simple Inflation</u>	<u>Premium Factors Compound Inflation</u>
Less than 35	1.61	1.86	2.11
35	1.62	1.86	2.10
36	1.64	1.87	2.10
37	1.66	1.89	2.11
38	1.68	1.90	2.12
39	1.69	1.92	2.13
40	1.71	1.93	2.14
41	1.73	1.94	2.14
42	1.75	1.96	2.15
43	1.77	1.97	2.16
44	1.79	1.99	2.17
45	1.81	2.00	2.18
46	1.87	2.06	2.24
47	1.93	2.12	2.30
48	2.00	2.19	2.36
49	2.06	2.26	2.43
50	2.13	2.32	2.50
51	2.20	2.40	2.56
52	2.27	2.47	2.64
53	2.35	2.54	2.71
54	2.43	2.62	2.78
55	2.50	2.71	2.88
56	2.45	2.64	2.81
57	2.39	2.58	2.73
58	2.34	2.51	2.66
59	2.28	2.45	2.58
60	2.23	2.39	2.51
61	2.18	2.33	2.44
62	2.13	2.27	2.38
63	2.07	2.20	2.31
64	2.02	2.14	2.24
65	1.96	2.08	2.17
66	1.91	2.02	2.11

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Paid-Up Premiums Rider Adjustment Factors

<u>Age</u>	Premium Factors	Premium Factors	Premium Factors
	<u>No inflation</u>	<u>Simple Inflation</u>	<u>Compound Inflation</u>
67	1.86	1.96	2.04
68	1.81	1.90	1.98
69	1.75	1.84	1.91
70	1.70	1.79	1.85
71	1.65	1.73	1.79
72	1.60	1.68	1.73
73	1.55	1.62	1.68
74	1.50	1.57	1.62
75	1.46	1.52	1.57
76	1.41	1.47	1.52
77	1.37	1.43	1.47
78	1.34	1.39	1.43
79	1.30	1.35	1.39
80	1.27	1.32	1.35
81	1.24	1.28	1.32
82	1.21	1.25	1.28
83	1.19	1.23	1.26
84	1.17	1.21	1.23

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Reduced Pay at Age 65 Rider Adjustment Factors

<u>Age</u>	<u>Factor</u>
45 and under	1.25
46	1.27
47	1.28
48	1.29
49	1.31
50	1.32
51	1.34
52	1.35
53	1.37
54	1.39
55	1.40
56	1.45
57	1.50
58	1.55
59	1.60
60	1.65
61	1.71
62	1.77
63	1.84
64	1.92
65	N. A.

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms LTC2-IDEAL, LTC2-VAL, LTC2-PREM, LTC2-FAC

Double Pay First Year Rider Adjustment Factors

<u>Issue Age</u>	<u>Factor</u>
<=65	0.94
>65	0.92

SERFF Tracking Number: META-125805278 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 40206
Company Tracking Number: W08-3 CR (VIP2)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance Rate Filing
Project Name/Number: LTC2-IDEAL-AR/W08-3 CR (VIP2)

Supporting Document Schedules

Review Status:

Satisfied -Name: NAIC Transmittal Form - VIP2 09/05/2008

Comments:

NAIC Transmittal Form - VIP2

Attachment:

NAIC Transmittal Form (AR-VIP2) .pdf

Review Status:

Satisfied -Name: ARCERTREG19 09/05/2008

Comments:

ARCERTREG19

Attachment:

ARCERTREG19.pdf

Review Status:

Satisfied -Name: LTC Exp Forms ABC (MetLife)_2007 09/05/2008

Comments:

LTC Exp Forms ABC (MetLife)_2007

Attachment:

LTC Exp Forms ABC (MetLife)_2007.pdf

Life, Accident & Health, Annuity, Credit Transmittal Document

Reset Form

1.	Prepared for the State of	Arkansas
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2.	Department Use Only	
	State Tracking ID	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	STATE #
	Metropolitan Life Insurance Co. 27-01 Queens Plaza N. 6 th Floor Long Island City, NY 11101-4015	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Kris Ann Cappelluti Metropolitan Life Insurance Co. 27-01 Queens Plaza N. 6 th Floor Long Island City, NY 11101-4015	212-578-3029	212-578-6247	kcappelluti@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number: W08-3 CR (VIP2)
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #
-----------	---

8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise
		<input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large
		<input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

9.	Type of Insurance	LTC031- Individual Long-Term Care Insurance
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10.	Product Coding Matrix Matix Filing Code	LTC031.001 – Qualified
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other: _____ <hr/> <input checked="" type="checkbox"/> RATES <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATES: Please explain: SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input checked="" type="checkbox"/> Other: <u>NAIC Experience Report</u>
12.	Filing Submission Date	September 8, 2008
13.	Filing Fee (If required)	Amount <u>\$100.00</u> . Check Date <u>September 8, 2008</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>EFT</u>
14.	Date of Domiciliary Approval	N/A
15.	Filing Description:	
	<p>This is a rate filing for individual long-term care insurance policies. Please see our filing letter for details concerning this filing.</p>	

View Complete Filing Description

16.	Certification (If required)	
	<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of <u>Arkansas</u></p>	
	Print Name <u>Kris Ann Cappelluti</u>	Title: <u>Senior Contract Analyst</u>
	Original Signature <u></u>	Date: <u>September 8, 2008</u>

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
13			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		W08-3 CR (VIP2)		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Premium Rate Schedule and Actuarial Memorandum	New premium rate schedule and supporting actuarial memorandum.	LTC2-IDEAL-AR, et al., LTC2-VAL-AR, et al., LTC2-FAC-AR, et al., LTC2-PREM-AR et al.	<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input checked="" type="checkbox"/> Other - New premium rate schedule that will apply to individuals purchasing these forms after the new rate schedule is in effect.
02				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other -
03				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other
04				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other
05				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other
06				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other
07				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other
08				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other
09				<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other

LH RFA-1



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in cursive script, appearing to read "Herbert B. Brown Jr.".

Herbert B. Brown Jr.
Vice President

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

**LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A
NATIONWIDE EXPERIENCE
PART 1 - LTC INSURANCE EXPERIENCE BY CALENDAR DURATION
(TO BE FILED BY APRIL 1)**

NAIC Group Code

NAIC Company Code

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred but Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives		
0	LTC-CRE-2	1991	2,309,429	132,297	235,237	367,534	-	5.7%	7,253		
1			3,732,149	2,592	-	2,592	1,506,996	9.6%	5,409		
2			4,075,063	146,304	205,112	351,416	3,972,810	17.1%	6,182		
3			4,534,149	74,253	111,827	186,080	10,473,340	24.6%	6,366		
4			6,049,135	231,251	199,911	431,162	7,776,647	32.9%	8,760		
5-9			25,400,856	2,108,968	3,485,690	5,594,658	33,340,401	59.1%	41,286		
10+			27,636,730	7,301,275	11,222,083	18,523,358	46,672,592	143.2%	38,525		
Total Calendar Year			73,737,509	9,996,939	15,459,860	25,456,799	103,742,786	XXX	113,781		
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			<u>34.5%</u>	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			<u>76.0%</u>	(c) Actual to Anticipated Loss Percentage (a/b)....."			<u>45.4%</u>

310

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred but Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives		
0	LTC-CRP-3	1989	27,918,753	56,554	268,864	325,418	16,725,879	6.3%	14,714		
1			29,000,078	904,257	1,445,290	2,349,547	10,561,378	10.6%	16,572		
2			72,334,385	218,914	119,875	338,789	19,027,177	18.8%	14,437		
3			4,992,670	138,412	130,720	269,132	11,418,201	27.0%	8,110		
4			12,309,918	735,668	884,859	1,620,527	24,111,813	36.5%	17,714		
5-9			14,886,758	991,985	1,827,084	2,819,069	48,542,567	66.0%	25,406		
10+			10,843,135	3,583,105	7,180,463	10,763,568	44,629,963	152.1%	15,711		
Total Calendar Year			172,285,697	6,628,895	11,857,155	18,486,050	175,016,978	XXX	112,664		
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			<u>10.7%</u>	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			<u>28.7%</u>	(c) Actual to Anticipated Loss Percentage (a/b)....."			<u>37.3%</u>

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred But Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives		
0	LTC-INDV-6	1998	926	-	-	-	-	3.2%	1		
1			-	-	-	-	-	5.4%	-		
2			16,188	-	-	-	3,771	9.8%	1		
3			2,544,661	89,155	654,023	743,178	7,054,577	17.0%	1,346		
4			12,733,517	1,029,751	1,638,626	2,668,377	39,849,116	26.1%	6,873		
5-9			25,133,035	4,522,130	7,658,462	12,180,592	82,692,022	41.5%	13,972		
10+			-	-	-	-	-	0.0%	-		
Total Calendar Year			40,428,328	5,641,037	9,951,111	15,592,148	129,599,486	XXX	22,193		
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			<u>38.6%</u>	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			<u>33.4%</u>	(c) Actual to Anticipated Loss Percentage (a/b)....."			<u>115.5%</u>

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

**LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A
NATIONWIDE EXPERIENCE
PART 1 - LTC INSURANCE EXPERIENCE BY CALENDAR DURATION (Continued)
(TO BE FILED BY APRIL 1)**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred but Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives
0	LTC-INDV-7	1991	29,746,778	88,119	154,964	243,083	-	3.2%	26,520
1			110,166,504	1,099,501	2,183,315	3,282,816	66,820,339	5.4%	47,556
2			80,578,720	1,310,296	2,278,472	3,588,768	186,617,148	10.0%	35,673
3			36,920,674	990,832	1,822,463	2,813,295	96,725,380	17.9%	17,329
4			7,936,998	421,465	1,244,899	1,666,364	18,787,929	31.1%	4,151
5-9			15,908,495	3,758,045	6,271,679	10,029,724	26,078,667	59.5%	10,352
10+			2,079,060	1,162,265	3,173,943	4,336,208	4,910,392	152.5%	1,799
Total Calendar Year			283,337,229	8,830,522	17,129,735	25,960,257	399,939,855	XXX	143,380

NAIC Group Code 0241 NAIC Company Code 65978
 Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3) 9.2% (b) Anticipated Loss Percentage (see Instruction Form A Item 9)... 14.0% (C) Actual to Anticipated Loss Percentage (a/b)....." 65.3%

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred but Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives
0	LTC-MARP-4	1997	669,460	-	-	-	269	8.1%	816
1			5,927,915	226,657	501,602	728,259	2,704,380	13.5%	4,158
2			15,710,363	724,304	1,323,267	2,047,571	15,010,740	23.5%	11,583
3			21,233,490	1,734,801	3,854,422	5,589,223	19,532,391	32.8%	16,299
4			15,985,739	1,582,610	2,505,056	4,087,666	14,470,943	43.6%	12,438
5-9			63,859,426	14,524,734	16,439,111	30,963,845	51,059,413	72.6%	47,207
10+			-	-	133,303	133,303	-	0.0%	-
Total Calendar Year			123,386,393	18,793,106	24,756,761	43,549,867	102,778,136	XXX	92,501

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3) 35.3% (b) Anticipated Loss Percentage (see Instruction Form A Item 9)... 47.5% (C) Actual to Anticipated Loss Percentage (a/b)....." 74.3%

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred But Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives
0	LTC-MARP-5	2004	5,262,844	80,954	173,897	254,851	637	8.1%	5,973
1			7,026,059	75,794	132,357	208,151	1,847,278	13.5%	4,452
2			158,311	-	-	-	162,562	0.0%	88
3			-	-	-	-	-	0.0%	-
4			-	-	-	-	-	0.0%	-
5-9			-	-	-	-	-	0.0%	-
10+			-	-	-	-	-	0.0%	-
Total Calendar Year			12,447,215	156,748	306,254	463,002	2,010,477	XXX	10,513

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3) 3.7% (b) Anticipated Loss Percentage (see Instruction Form A Item 9)... 11.0% (C) Actual to Anticipated Loss Percentage (a/b)....." 33.7%

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SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

**LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A
NATIONWIDE EXPERIENCE
PART 1 - LTC INSURANCE EXPERIENCE BY CALENDAR DURATION (Continued)
(TO BE FILED BY APRIL 1)**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred but Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives	
0	LTC-PARP-5	1986	-	-	-	-	-	0.0%	-	
1			-	-	-	-	-	0.0%	-	
2			168	-	-	-	7,584	0.0%	1	
3			727	-	-	-	397	35.2%	1	
4			355	-	-	-	-	0.0%	-	
5-9			1,234,472	130,386	841,209	971,595	944,705	83.3%	742	
10+			42,383,692	21,283,611	43,891,302	65,174,913	8,248,235	189.3%	36,157	
Total Calendar Year			43,619,414	21,413,996	44,732,511	66,146,507	9,200,921	XXX	36,901	
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			151.6%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			183.5%	(c) Actual to Anticipated Loss Percentage (a/b)....."		

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred but Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives	
0										
1										
2										
3										
4										
5-9										
10+										
Total Calendar Year										
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)				(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...				(c) Actual to Anticipated Loss Percentage (a/b)....."		

Calendar Duration	1 Policy Form	2 First Year Issued	3 Earned Premiums by Duration	4 Incurred and Paid	5 Reserve for Incurred But Unpaid	6 Total Incurred Claims	7 Change in Policy (Active Life) Reserves Over the Experience Period	8 Anticipate Calendar Duration Loss Percentage	9 Number of Insured Lives	
0										
1										
2										
3										
4										
5-9										
10+										
Total Calendar Year			-	-				XXX		
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)				(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...				(c) Actual to Anticipated Loss Percentage (a/b)....."		

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SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A (continued)

PART 2 - LTC INSURANCE EXPERIENCE BY LINE OF BUSINESS

	1 Earned Premiums by Duration	2 Incurred and Paid	3 Reserve for Incurred But Unpaid	4 Total Incurred Claims
1. Individual	323,765,557	14,471,559	27,080,846	41,552,405
2. Group direct response	179,453,022	40,363,851	69,795,526	110,159,377
3. Other Group	246,023,206	16,625,834	27,317,015	43,942,849
4. Total (sum Lines 1 to 3)	749,241,785	71,461,243	124,193,387	195,654,630

PART 3 - EXPERIENCE FOR PRODUCTS PROVIDING LTC INSURANCE OTHER THAN ON A STAND ALONE BASIS

	Premiums and Annuity Considerations		Benefits	
	1 Total	2 Long-Term Care Benefit Component	3 Total	4 Applied to Provide Long- Term Care Benefits
A. Products Providing LTC Benefits With Distinct LTC Premiums				
1. Individual -- Life				
2. Individual -- Annuity				
3. Individual -- Disability				
4. Individual -- Other				
5. Group -- Life				
6. Group -- Annuity				
7. Group -- Disability				
8. Group Other				
B. Products Providing LTC Benefits Without Distinct LTC Premiums				
1. Individual -- Life				
2. Individual -- Annuity				
3. Individual -- Disability				
4. Individual -- Other				
5. Group -- Life				
6. Group -- Annuity				
7. Group -- Disability				
8. Group Other				

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SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

**LONG-TERM CARE EXPERIENCE REPORTING FORM - B
NATIONWIDE EXPERIENCE
CUMULATIVE CLAIM EXPERIENCE
(TO BE FILED BY APRIL 1)**

NAIC Group Code

NAIC Company Code

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0	LTC-CRE-2	1991	102,634,976	2,785,295	102,634,976	5,890,229	7,679	3,064
1			161,124,453	9,204,647	182,298,706	17,548,727	2,340,074	6,839
2			141,915,514	6,947,860	156,931,174	26,848,380	4,855,584	5,140
3			125,862,931	10,624,698	135,683,434	33,320,741	9,186,136	5,678
4			112,160,588	9,360,727	116,757,767	38,456,677	28,293,381	6,015
5-9			337,505,819	75,820,393	342,635,669	209,702,412	178,722,749	45,051
10+			140,038,419	107,083,883	128,457,854	165,866,940	348,991,657	39,645
Cumulative Total			1,121,242,700	221,827,504	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) **19.8%** (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... **42.7%** (C) Actual to Anticipated Loss Percentage (a/b)....." **46.3%**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0	LTC-CRP-3	1989	157,359,878	4,819,493	157,359,878	10,163,965	22,075,902	10,052
1			242,356,839	7,869,490	192,071,141	20,577,797	24,134,343	13,812
2			176,947,633	10,959,702	122,029,329	23,214,587	31,776,242	15,882
3			137,863,591	9,022,778	81,270,641	22,312,917	42,879,583	13,691
4			60,958,877	9,286,410	60,505,795	22,196,008	27,344,486	7,839
5-9			163,638,720	54,413,362	139,041,986	91,204,916	216,911,525	41,549
10+			64,677,360	57,856,206	35,646,399	51,619,004	158,849,010	15,743
Cumulative Total			1,003,802,898	154,227,441	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) **15.4%** (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... **30.6%** (C) Actual to Anticipated Loss Percentage (a/b)....." **50.2%**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0	LTC-INDV-6	1998	40,982,479	512,096	40,982,479	1,306,112	-	-
1			64,365,928	2,263,690	71,687,707	3,858,226	5,213	1
2			56,281,515	3,483,444	62,389,295	6,114,185	-	-
3			50,942,581	4,967,881	55,096,195	9,351,392	-	-
4			46,903,604	5,406,243	48,593,921	12,670,039	16,605,604	1,312
5-9			85,258,066	51,519,763	73,634,107	31,417,467	328,188,352	20,448
10+			-	-	-	-	-	-
Cumulative Total			344,734,173	68,153,115	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) **19.8%** (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... **18.4%** (C) Actual to Anticipated Loss Percentage (a/b)....." **107.6%**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0	LTC-INDV-7	1991	207,336,296	1,679,082	207,336,296	7,806,793	-	27,226
1			373,258,423	6,193,391	275,363,735	16,855,827	21,735,786	24,287
2			254,177,782	13,854,382	194,493,364	21,558,381	191,255,439	45,977
3			138,724,420	14,255,340	82,287,937	17,241,051	414,108,765	34,803
4			60,701,773	14,278,752	56,109,390	17,436,177	249,995,552	16,960
5-9			78,251,294	40,138,585	89,084,298	52,966,295	170,438,681	14,010
10+			6,993,199	13,338,963	9,574,138	15,110,196	32,499,744	2,241
Cumulative Total			1,119,443,187	103,738,495	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) **9.3%** (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... **16.3%** (C) Actual to Anticipated Loss Percentage (a/b)....." **56.9%**

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SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE EXPERIENCE REPORTING FORM - B (Continued)
NATIONWIDE EXPERIENCE
CUMULATIVE CLAIM EXPERIENCE
 (TO BE FILED BY APRIL 1)

NAIC Group Code

NAIC Company Code

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0	LTC-MARP-4	1997	89,327,804	2,431,664	89,327,804	7,271,283	-	463
1			159,088,300	5,563,176	155,475,078	20,973,382	467,687	768
2			148,549,871	11,241,001	134,225,973	31,492,006	6,438,216	4,045
3			135,703,736	18,532,808	111,883,296	36,727,924	37,944,741	11,291
4			114,611,506	24,765,248	86,205,341	37,551,200	70,491,910	16,038
5-9			232,042,661	132,432,144	141,948,191	102,182,984	416,886,140	58,303
10+			229,753	1,750,397	29,918	37,423	1,645,440	116
Cumulative Total			879,553,632	196,716,438	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) **22.4%** (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... **32.9%** (C) Actual to Anticipated Loss Percentage (a/b)....." **68.1%**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0	LTC-MARP-5	2004	12,857,568	152,504	12,857,568	1,046,606	10,556	3,609
1			17,029,008	372,732	16,471,449	2,221,977	3,612,048	5,535
2			7,159,964	590,739	5,796,943	1,360,075	6,202,561	4,343
3			152,334	4,782	-	-	335,278	84
4			-	-	-	-	-	-
5-9			-	-	-	-	-	-
10+			-	-	-	-	-	-
Cumulative Total			37,198,874	1,120,757	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) **3.0%** (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... **13.2%** (C) Actual to Anticipated Loss Percentage (a/b)....." **22.9%**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0	LTC-PARP-5	1986	113,481,084	13,867,475	113,481,084	22,755,529	-	-
1			243,087,265	12,634,912	196,955,109	42,068,862	-	-
2			205,948,250	17,016,180	170,076,766	45,807,285	-	-
3			180,315,287	22,540,694	149,027,450	52,527,869	8,434	1
4			161,609,491	25,639,462	130,482,232	54,620,481	585	1
5-9			603,670,714	179,545,542	440,163,923	274,815,360	456,139	40
10+			474,022,996	405,849,244	250,065,105	379,037,118	499,033,782	34,384
Cumulative Total			1,982,135,088	677,093,510	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) **34.2%** (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... **60.1%** (C) Actual to Anticipated Loss Percentage (a/b)....." **56.8%**

Calendar Duration	1 Policy Form	2 First Year Issued	3 Actual Earned Premiums	4 Actual Incurred Claims	5 Anticipated Earned Premium	6 Anticipated Incurred Claim	7 Policy Reserves	8 Number of Insured Lives
0								
1								
2								
3								
4								
5-9								
10+								
Cumulative Total			-	-	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... (C) Actual to Anticipated Loss Percentage (a/b)....."

	3	4	5	6	7	8
1. Individual	1,464,177,361	171,891,610	XXX	XXX	XXX	XXX
2. Group direct response	2,898,887,593	874,930,706	XXX	XXX	XXX	XXX
3. Other group	2,125,045,598	376,054,945	XXX	XXX	XXX	XXX
4. Total (sum Lines 1 to 3)	6,488,110,552	1,422,877,260	XXX	XXX	XXX	XXX
5. Actual total reported experience through statement year	4,452,901,271	1,273,448,155	XXX	XXX	XXX	XXX
6. Actual total reported experience through prior year	3,845,782,109	1,043,554,929	XXX	XXX	XXX	XXX
7. Calendar year reported experience (Lines 5 minus 6)	607,119,163	229,893,226	XXX	XXX	XXX	XXX

Note: a. Was experience prior to 1991 used in preparing this form? Yes [X] No []
 b. If yes, indicate the calendar years that were included: 1986

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