Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual Health - Disability Income	SERFF Tr Num: META-127841646	State: Arkansas
TOI: H11I Individual Health - Disability Income	SERFF Status: Closed-Approved-Closed	State Tr Num: 50470
Sub-TOI: H11I.007 Long Term - Related to marketing with employer or association groups	Co Tr Num: B11-142 RW (LW)	State Status: FEES PAID
Filing Type: Rate		Reviewer(s): Rosalind Minor
	Authors: Sandra Bennett, Ruth Rivera, Linda Williams	Disposition Date: 12/15/2011
	Date Submitted: 12/13/2011	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: IDI2000-P/NC-ML - Rates
Project Number: B11-142 RW
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Filing Status Changed: 12/15/2011
State Status Changed: 12/14/2011
Created By: Ruth Rivera
Corresponding Filing Tracking Number:
Filing Description:

Metropolitan Life Insurance Company
501 Route 22, Bridgewater Township, NJ 08807
Tel 908 253-2288 Fax 908 253-2528
rwinograd@metlife.com

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Franchise
Overall Rate Impact:

Deemer Date:
Submitted By: Linda Williams

Re: Supplemental Premium Schedules for Individual Disability Income Policies
Policy Form IDI2000-P/NC-ML
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We enclose for filing Schedules of supplemental premium rates for our currently-offered Individual Disability Income policy IDI2000-P/NC-ML. This form was approved by your Department on January 8, 2001. These Schedules contain sex-distinct rates that have been modified as follows from the sex-distinct rates currently in effect:

1. They are intended for Association business for which MetLife has received an exclusive endorsement, and the premium calculation will reflect the discount offered on such business.
2. They are intended for use in cases where there will be minimal underwriting and reflect the loading associated with such risk.

The enclosed Schedules are based on the premium scale approved by your Department on May 15, 2009, and the further modifications approved on March 18, 2011. We have enclosed a copy of the Actuarial Memorandum dated October 6, 2009 that supported the premium scale approved May 15, 2009, along with the Preface created to support the modifications approved March 18, 2011, plus a Supplement created to support this additional submission.

Filing Correspondence Instructions

Please direct any questions, comments or correspondence regarding this filing to me. Please feel free to do so via telephone, fax or e-mail (see upper left-hand corner of this letter).

Very truly yours,

Robert Winograd
Senior Contract Analyst

Company and Contact

Filing Contact Information

Robert E. Winograd, Sr. Contract Anayst
501 Route 22 908-253-2288 [Phone]
Bridgewater, NJ 08807

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036-6796	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	$50.00 Per Rate Filing per filing submission.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	$50.00	12/13/2011	54500861

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/15/2011	12/15/2011

Disposition

Disposition Date: 12/15/2011
Implementation Date:
Status: Approved-Closed
Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Life Insurance Company	0.000%	0.000%	$	0	$107,340	0.000%	0.000%

SERFF Tracking Number:	*META-127841646*	*State:*	*Arkansas*
Filing Company:	*Metropolitan Life Insurance Company*	*State Tracking Number:*	*50470*
Company Tracking Number:	*B11-142 RW (LW)*		
TOI:	*H11I Individual Health - Disability Income*	*Sub-TOI:*	*H11I.007 Long Term - Related to marketing with employer or association groups*
Product Name:	*Individual Health - Disability Income*		
Project Name/Number:	*IDI2000-P/NC-ML - Rates/B11-142 RW*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Premiums AMA Case NatwMisc	Approved-Closed	Yes

Rate Information

Rate data applies to filing.

Filing Method:	Electronic
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	Electronic

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Life Insurance Company	0.000%	0.000%		0	$107,340	0.000%	0.000%

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved-Closed 12/15/2011	Premiums AMA Case NatwMisc	IDI200-P/NC-ML	New		Premiums_AMA_Case_Nat_wMisc.pdf

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Availability of Policy Forms by State

This page documents the states in which we reasonably expect to receive approval of these products. We have included information indicating the basic form from which the variant is derived and how that variant differs from its basic form. This page only addresses the disability income products in our IDI2000 series of products. It does not address our overhead or buy-out products, nor does it address products in California.

In the table below, there are several policy forms unique to Kansas, Louisiana, Minnesota, New York and Ohio. This was necessary because Louisiana and Minnesota do not permit the use of all or certain endorsement forms and certain contractual changes to the base policy were made using endorsements in the rest of the nation. Kansas, New York and Ohio insisted on new policy forms for the 2009 premium scale. These policy forms are shown separately below.

On the rate pages, which follow, "IDI2000-P/NC et al" means policy form IDI2000-P/NC and the three Louisiana/Minnesota/Kansas specific variations of that policy form. "IDI2000-P/NC-ML et al" means all approved non-cancelable policy forms except those included in the term "IDI2000-P/NC et al". "IDI2000-P/GR et al" means all approved Guaranteed Renewable policy forms including the Kansas/Louisiana/Minnesota/New York/Ohio only policy forms, if applicable. Unless specifically replaced by this rate filing, older rate filings that reference either policy form IDI2000-P/NC-ML or IDI2000-P/GR also apply to the newer non-cancelable or guaranteed renewable policy forms, respectively.

Policy Form	Base Form	Variation from Base Form	State Availability
Non-cancelable Policy Forms			
IDI2000-P/NC	None	Non-cancelable disability income policy	All except those using IDI2000-P/NC 09 or IDI2000-P/NC 11.
IDI2000-P/NC 09	IDI2000-P/NC	Variant form number for IDI2000-P/NC on the 2009 Premium Scale	Kansas and New York
IDI2000-P/NC 11	IDI2000-P/NC	Variant form number for IDI2000-P/NC on the 2011 Premium Scale	Colorado, Florida, Kansas and New York
IDI2000-P/NCF 11	IDI2000-P/NC	Franchise market variant policy form (in addition to IDI2000-P/NC)	Florida, Iowa, New York, Ohio, and Pennsylvania only
IDI2000-P/NC-ML	IDI2000-P/NC	Limited benefits for mental-nervous disabilities	All except as discussed below.
IDI2000-P/NC-ML 09	IDI2000-P/NC-ML	Variant form number for IDI2000-P/NC-ML on the 2009 Premium Scale	Kansas and New York
IDI2000-P/NC-ML 11	IDI2000-P/NC-ML	Variant form number for IDI2000-P/NC-ML on the 2011 Premium Scale	Colorado, Florida, Kansas and New York

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Availability of Policy Forms by State (Continued)

Policy Form	Base Form	Variation from Base Form	State Availability
IDI2000-P/NC-MLF	IDI2000-P/NC-ML	Franchise market variant policy form (in addition to IDI2000-P/NC-ML)	Florida, Iowa, New York, Ohio, and Pennsylvania only
IDI2000-P/NC-MLF 09	IDI2000-P/NC-MLF	Variant form number for IDI2000-P/NC-MLF on the 2009 Premium Scale	New York
IDI2000-P/NC-MLF 11	IDI2000-P/NC-MLF	Variant form number for IDI2000-P/NC-MLF on the 2011 Premium Scale	Florida and New York
Guaranteed Renewable Policy Forms			
IDI2000-P/GR	IDI2000-P/NC	Guaranteed renewable policy with limited benefits for mental-nervous disabilities	All
IDI2000-P/GR 09	IDI2000-P/GR	Variant form number for IDI2000-P/GR on the 2009 Premium Scale	Kansas and New York
IDI2000-P/GR 11	IDI2000-P/GR	Variant form number for IDI2000-P/GR on the 2011 Premium Scale	Colorado, Florida, Kansas and New York
IDI2000-P/GRF	IDI2000-P/GR	Franchise market policy form (in addition to IDI2000-P/GR)	Florida, Iowa, New York, Ohio, and Pennsylvania only
IDI2000-P/GRF 09	IDI2000-P/GRF	Variant form number for IDI2000-P/GRF on the 2009 Premium Scale	New York
IDI2000-P/GRF 11	IDI2000-P/GRF	Variant form number for IDI2000-P/GRF on the 2011 Premium Scale	Florida and New York

Policy Forms Unique to Kansas, Louisiana, Minnesota, New York and/or Ohio
Some policy forms below for Louisiana and Minnesota have not yet been submitted. We expect to submit them in the near future. We have included them in this display because we will have to submit them to comply with state regulations. We will not offer them for sale or issue them until

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

such time as they have been approved. (Gray shading indicates policy forms closed to new business.)

Policy Form	Base Form	Variation from Base Form	States
Policy Forms Unique to Louisiana and Minnesota			
Non-cancelable Policy Forms			
IDI2000-P/NC-MLG-LA	IDI2000-P/NC-ML	Coverage for disabilities caused by normal pregnancy and variable pre-existing conditions limitation	Louisiana Only
IDI2000-P/NC-MLN-LA	IDI2000-P/NC-MLP	Coverage for disabilities caused by normal pregnancy and removes the pre-existing conditions limitation	Louisiana Only
IDI2000-P/NC-MLP	IDI2000-P/NC-ML	Removes the pre-existing conditions limitation and related provision	Louisiana Only
IDI2000-P/NC-MLP-LA/MN	IDI2000-P/NC-ML	Coverage for disabilities caused by normal pregnancy and standard pre-existing conditions limitation	Louisiana and Minnesota
IDI2000-P/NC-RS	IDI2000-P/NC	Retirement Savings Language Added	Louisiana Only
IDI2000-P/NC-MN-RS	IDI2000-P/NC	Retirement Savings Language Added	Minnesota Only
IDI2000-P/NC-ML-MN-RS	IDI2000-P/NC-ML	Retirement Savings Language Added	Minnesota Only
IDI2000-P/NC-ML-RS	IDI2000-P/NC-ML	Retirement Savings Language Added	Louisiana Only
IDI2000-P/NC-MLP-RS	IDI2000-P/NC-MLP-LA	Retirement Savings Language Added	Louisiana and Minnesota
IDI2000-P/NC-MLP-MN-RS	IDI2000-P/NC-MLP-MN	Retirement Savings Language Added	Louisiana and Minnesota
Guaranteed Renewable Policy Forms			
IDI2000-P/GRG-LA	IDI2000-P/GR	Coverage for disabilities caused by normal pregnancy and variable pre-existing conditions limitation	Louisiana Only
IDI2000-P/GRN-LA	IDI2000-P/GRP	Coverage for disabilities caused by normal pregnancy and removes the pre-existing conditions limitation	Louisiana Only
IDI2000-P/GRP	IDI2000-P/GR	Removes the pre-existing conditions limitation and related provision	Louisiana Only
IDI2000-P/GRP-LA/MN	IDI2000-P/GRP	Coverage for disabilities caused by normal pregnancy and standard pre-existing conditions limitation	Louisiana and Minnesota
IDI2000-P/GR-RS	IDI2000-P/GR	Retirement Savings Language Added	Louisiana Only
IDI2000-P/GR-MN-RS	IDI2000-P/GR	Retirement Savings Language Added	Minnesota Only
IDI2000-P/GRP-RS	IDI2000-P/GRP-LA	Retirement Savings Language Added	Louisiana and Minnesota
IDI2000-P/GRP-MN-RS	IDI2000-P/GRP-MN	Retirement Savings Language Added	Louisiana and Minnesota

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Descriptions of Rider and Endorsement Forms

Several versions of many benefit riders exist. Coincident with this rate filing we are filing versions of many riders (as well as policies) to comply with the Age Discrimination in Employment Act (ADEA). The ADEA-compliant versions below have been changed to allow for issue ages older than 59 and for renewal after age 65, or the fifth policy anniversary, if later. There are two versions of each of these riders; the difference is in Pre-existing Conditions Limitation. One contains variable length periods, and the other removes the Pre-existing Limitation completely. Older versions of these riders were not fully ADEA-compliant.

In the tables below, the rider forms indicated in **bold face** are the form numbers that are shown on the rate pages. The premium rates apply to all rider forms indicated in the tables below. This statement applies to previous rates filings applicable to policy forms IDI2000-P/NC-ML and IDI2000-P/GR unless such filing was superseded by this rate filing.

Because compliance with ADEA requires certain contractual provisions that we would prefer to not offer, we will continue to offer the older versions in non-employer situations. When more than one benefit rider with given benefits is open for new business, there are three or four such riders. When there are three, the oldest (listed first) will be used for individually sold and association cases. The other two are ADEA compliant and are used for employer cases. For the COLA rider there are four "open" riders. The oldest two (again listed first), one each with and without the Purchase Option, are used for individually sold and association cases. The other two without the Purchase Option are ADEA compliant and are used for employer cases.

State availability indicates where the riders are approved or where we reasonable expect they will be approved.

Form Number	Description	State Availability	Premium Rate Notes	Status of New Business
Catastrophic Disability Benefit Riders				
IDI2000-PR/CATDIS	Rider providing additional benefits for Catastrophic and Presumptive Total Disabilities	All except Connecticut	These rider forms all use the same premium rates.	Open
IDIPR07-1 IDIPR09-05	Spousal Catastrophic Disability Benefit	All except Connecticut and New Jersey.	Same as Catastrophic Disability Benefit	Open

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Descriptions of Rider and Endorsement Forms

Form Number	Description	State Avail-ability	Premium Rate Notes	Status of New Business
Cost of Living Adjustment Benefit Riders (Post-disability)				
Increases in Benefits based on Consumer Price Index (1% Minimum; 7% maximum)				
IDI2000-PR/COLA	Original	All	These rider forms all use the same pre-mium rates.	Closed
IDI2000-PR/COLA-PO	Original with Purchase Option			
IDI2000-PR/COLAA	Revised			To be Closed
IDI2000-PR/COLAA-PO	Revised with Purchase Option			
Increases in Benefits based on Consumer Price Index (0% Minimum; 10% maximum)				
IDIPR08-2	Individual Sale and Association Group (with Purchase Option)	All	These rider forms all use the same pre-mium rates.	Open
IDIPR09-01, IDIPR09-02, and IDIPR09-03	ADEA compliant for Employer Markets			
Three Percent Annual Simple Increases in Benefits (Fixed in the Benefit Rider)				
IDI2000-PR/G3SC	Basic benefit rider	All	These rider forms all use the same pre-mium rates.	Open
IDI2000-PR/G3SC-PO	With Purchase Option			
Coverage Purchase Option Riders				
IDIPR04-1	Automatic Increase Benefit Monthly Indemnity is increased by 5% each first five policy years	All	No Charge	Open
IDI2000-PR/GI	Guaranteed Insurability Benefit	All		To be Closed
IDIPR08-1	Guaranteed Insurability Benefit	All		Open
IDI2000-PR/LTCGPO	Option to Purchase Long-term Care Insurance	All except Connecticut and Florida		Closed
Lifetime Extension Benefit Riders for Total Disability after Age 65				
Benefits payable on and after Age 65 grade down based on age at disability				
IDI2000-PR/LIFE-TD	Benefits grade down after Age 55	All		Closed
IDI2000-PR/L45-TD	Benefits grade down after Age 45	All		Open
Optional Definition of Total Disability Benefit Rider				
IDI2000-PE/YOCC	Pure Regular Occupation Defini-tion	All	Premium rates are additive to “To Age 65” Regular Occu-pation Period in the policy	Open

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Descriptions of Rider and Endorsement Forms

Form Number	Description	State Availability	Premium Rate Notes	Status of New Business
Residual Disability Benefit Riders				
Without Recovery Benefits				
IDI2000-PR/RDIS	Original Rider	All	These rider forms all use the same premium rates.	Closed
IDI2000-PR/RDISA	Rider revised to be issued at Ages 60 and older			Open
With Recovery Benefits				
IDI2000-PR/RDIS-REC2	24 Month Recovery Benefit	All		Open
IDI2000-PR/RDIS-REC3	36 Month Recovery Benefit			
Social Insurance Benefit Riders				
IDI2000-PR/SIO	Social Insurance Offset Benefit	All except New York and New Jersey		To be Closed
IDIPR09-04				Open
IDI2000-PR/SIS	Social Insurance Substitute Benefit	New York and New Jersey		Closed
IDIPR09-06		New York		Open
IDIPR09-07		New Jersey		Open
Transitional Your Occupational Benefit Riders				
National Versions				
IDI2000-PE/TYO-05Y	60 months of benefits (after disability)	All except New York and New Jersey		Closed (with limited exceptions) in most states; To be closed remaining states
IDI2000-PE/TYO-10Y	120 months of benefits (after disability)			
IDI2000-PE/TYO-A65	Benefit payable to Age 65			
New York Versions				
IDI2000-PE/TYOA-05Y	60 months of benefits (after disability)	New York	Same as equivalent national rider above; the rate pages show the national rider form number	Closed
IDI2000-PE/TYOA-10Y	120 months of benefits (after disability)			
IDI2000-PE/TYOA-A65	Benefit payable to Age 65			

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Descriptions of Rider and Endorsement Forms

Form Number	Description	State Availability	Premium Rate Notes	Status of New Business
Transitional Your Occupational Benefit Riders (continued)				
2007 Edition Versions				
IDIPE07-1 IDIPE09-12	60 months of benefits or benefits payable to age 65 with refund of premium under specified circumstances	All except New Jersey		Open
Other Benefit Riders				
IDI2000-PR/ROP	Refund of Premium Benefit	All except Connecticut, Florida, New Jersey, New York, Oregon, Pennsylvania and Tennessee	See page Misc.12	Open
IDI2000-PE/PDIS	Presumptive Total Disability	All	No Charge	Open
IDI2000-PE/PD	Same with variable Pre-existing Conditions Limitation			
IDI2000-PE/PDX	Same but removes Pre-existing Conditions Limitation			
Endorsements				
IDI2000-PE/MS-LIMIT	Modification of Mental Disorder and/or Substance Abuse Limitations – removes limit on MDSA benefits from policy	All		Open
IDI2000-PE/NOPEC	[Preexisting Conditions Limitation Removal] Endorsement	All except Louisiana		To be closed
IDIPE04-4, IDIPE04-5, IDIPE04-6, IDIPE04-7, IDIPE04-8, IDIPE04-9	Pre-existing Condition Limitation Endorsements – various look-back and exclusion periods	None available in Louisiana; some not available in other states	Used to address low levels of employee participation	To be closed
IDIPR10-01, IDIPR10-02	Term Premium Conversion	All	None	Open
IDIPR09-07, IDIPR09-08 IDIPR09-09	Renewal to Age 67 Policy and Riders	All	None	Open
IDIPR09-13	Renewal to Age 67 Riders only	All	None	Open

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Descriptions of Rider and Endorsement Forms

Form Number	Description	State Availability	Premium Rate Notes	Status of New Business
Endorsements (continued)				
IDIPE06-1	Normal Pregnancy Endorsement	All except Louisiana	Addresses potential unfair gender discrimination	To be closed
IDIPE06-6	Retirement Saving Endorsement	All except Louisiana	No charge	Open

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Guaranteed Insurability Option Benefit
Rider Form IDIPR08-1 or IDI2000-PR/GI Attached

Calculation of Premium Rates

The premium rate per $100 option amount for the Guaranteed Insurability Option benefit rider depends on the other benefits on the policy. The optional benefits that impact the premium rate for this benefit are:

The Residual Disability benefit (with the Recovery benefit),
The Cost of Living Adjustment benefit, and
The Your Occupation benefit or the Transitional Your Occupation benefit.

First, one must determine the non-smoker premium rates per $100 monthly indemnity for the base monthly indemnity benefit (using level premiums not step-rated premiums) and the indicated optional benefits:

Benefit	Benefit Riders		
	Residual Disability	COLA	Your Occupation or Transitional Your Occupation
Residual Disability Benefit	X		
COLA Benefit		X	
COLA Benefit on Residual Disability	X	X	
Your Occupation or Transitional Your Occupation Benefit			X
COLA Benefit on Your Occupation or Transitional Your Occupation		X	X

If more than one benefit is marked, the premium rate is included only if all marked benefits are included. The parameters of all benefits (other than step-rated premiums) must match the parameters of the base policy.

Second, the sum of the premium rates above is multiplied by 25.00% and rounded to two decimal places to produce the non-smoker premium rate per $100 option amount for the Guaranteed Insurability Option benefit for the policy.

Third, the smoker premium rate, if applicable, is calculated by multiplying the non-smoker premium rate by 1.20, 1.15 or 1.10 for occupational classes 6A to 4A; 3A and 2A; and 1A and 1B, respectively and rounding the product to two decimal places.

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Page Retained for Historical Purposes Only

Premiums for Occupational Class 6S
Applicable to the 2007 Premium Scale Only

The premium rates for Occupational Class 6S will be the same as those used for Occupational Class 6A. The premiums for policies issued to certain Occupational Class 6S applicants will be reduced by ten percentage points. The reduction in premium for the policy will be shown on the policy schedule page, referenced in the policy as "page 3," as the "Preferred Occupation Adjustment."

This reduction will be implemented in the premium calculation immediately preceding calculation of the substandard rating. The substandard rating will be based on the premium before deducting the Preferred Occupation Adjustment. (Other components of the premium class, including multi-life discounts, and the premium calculation are unchanged by the occupational class 6S premium adjustment.)

The reduction in premium will be available to all occupational class 6S applicants of individually underwritten cases. This includes all individually-sold business and all individually underwritten policies issued to employees (up to a maximum of 24) of an employer.

The reduction in premium also will be available to policies on occupational class 6S professionals in cases with limited underwriting that meet all of the following conditions:

- The employer pays 100% of the premium;
- The elimination period for the polices is 180 days or longer;
- The employer is a professional service partnership, such as attorneys, certified public accountants or architects; and
- There is no unsatisfactory group long-term disability claims experience on the case.

(These are preliminary rules and may be changed in the near future. Any changes will be submitted for approval.)

The reduction in premium will not be available to all other cases with limited underwriting, including individually underwritten policies issued in excess of the underwriting limits on these excluded cases.

Financial Disclosure Adjustment
Applicable to the Original (2001), 2004 and 2007 Premium Scales Only

Determine the Discount level by taking the weighted average of 5% for first $3,000 of Total Monthly Indemnity (Base Benefit Amount plus SIO Benefit Amount) and 10% of the Excess over the $3,000 of Total Monthly Indemnity (Base Benefit Amount plus SIO Benefit Amount) and rounding to four decimal positions. Since this is a discount percentage, the calculation needs to be multiplied by –100 to convert the fraction into the desired form. (If there is more than one layer of benefit on a policy, the Financial Disclosure Adjustment will be determined for each

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Page Retained for Historical Purposes Only

layer of benefit separately.) This percentage is multiplied by the sum of the total policy premium for indemnity benefits and the substandard premium.

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Refund of Premium / Good Health Benefit
Rider Form IDI2000-PR/ROP Attached

Not available in
Connecticut, Florida, New Jersey, New York, Oregon, Pennsylvania and Tennessee

The premium for the Refund of Premium benefit will be 63% of the premiums for the benefits of the policy including the premium for a substandard rating and the policy fee.

The charges on the premium for the Long-term Care Guaranteed Purchase Option and Spousal Catastrophic Disability benefits for the Refund of Premium benefit are also 63% (including the premium for a substandard rating).

Please note that the factor for this benefit was 55% in the original (2001) premium scale. (Policies issued in 2001 to 2007 and after depending on state approval of the rate filing.)

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Spousal Catastrophic Disability Benefit Rider
Rider Form IDIPR07-1 Attached

Not available in Connecticut and New Jersey

The premium rates for the Spousal Catastrophic Disability benefit rider are the same as those used for the Catastrophic Disability Benefit rider, form IDI2000-PR/CATDIS. The spouse's age last birthday is used instead of the insured's age. (The premium rates are unisex so the spouse's sex is not required.) We have determined that non-employed spouses are occupational class 1A insureds, so we will use the 1A for the occupational class variable in the Catastrophic Disability Benefit premium rates.

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Multi-life Discounts

Multi-life Discounts will be available to Employer / Employee group and to professional associations. The policy forms on which discounts are available:

- Franchise states (FL, IA, NY, OH, PA)
  IDI2000-P/NCF 11, IDI2000-P/NC-MLF, IDI2000-P/NC-MLF 09, IDI2000-P/NC-MLF 11, IDI2000-P/GRF, IDI2000-P/GRF 09, and IDI2000-P/GRF 11
- All other states and District of Columbia
  IDI2000-P/NC, IDI2000-P/NC 09, IDI2000-P/NC 11, IDI2000-P/NC-ML, IDI2000-P/NC-ML 09, IDI2000-P/NC-ML 11, IDI2000-P/GR, IDI2000-P/GR 09, and IDI2000-P/GR 11

Employer-sponsored cases – Employer / Employee groups

The variables for determining the level of discount are:

- The type of employer: medical and dental employers versus all others. Medical and dental employers include physician and dental offices, hospitals, hospital-based physician practices and other employers primarily providing medical or dental services.
- The level of employer contribution:
- Expected number of participating lives in the group.
- Anticipated employee participation rate.
- Compensation of the producer.
- The after-tax replacement ratio.
- The sex distribution of the group.

Discounts Before Adjustments for:
Compensation of the Producer, After-tax Replacement Ratio and Sex Distribution

Expected Number of Participating Lives	**Level of Employer Contribution**							
	100%	**50% to 99%**		**25% to 49%**		**Less than 25%** (Incl. 100% Employee Paid Cases)		
	Expected Participation Rate*							
	100%	Less Than 70%	**70% and Greater**	Less Than 50%	**50% and Greater**	**Less Than 30%**	30% to 39%	40% and Greater
All Employers except Medical or Dental Employers								
3 to 24	20%	10%	15%	10%	15%	5%	10%	15%
25 to 49	25%	15%	20%	15%	20%	10%	15%	20%
50 to 99	30%	20%	25%	15%	20%	10%	15%	20%
100 and Greater	35%	25%	30%	20%	25%	15%	20%	25%
Medical and Dental Employers								
100 and Greater	15% (subject to a minimum expected participation rate of 40%)							
3 and Greater	10%							
* **Bold face** indicates expected participation rate band for the level of employer contribution.								

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Adjustments to Discounts for:
Compensation of the Producer, After-tax Replacement Ratio and Sex Distribution

Compensation of the Producer. **(Not Available in Florida.)** For cases issued with little or no commission being paid, the discounts above may be increased by 5% up to a maximum of 40%. The present value at issue of the reduction in commissions must be at least five percent of the present value of the undiscounted premium over the lives of the policies.

After-tax Replacement Ratio. For cases with after-tax replacement ratios of 95% or higher, the discount will be decreased by 5%.

Sex Distribution. The discounts for both employer paid and employee contributory cases will be adjusted based on the sex distribution of the case. The adjustments are:

Male Content	Adjustment
At Least 60%	None
40% to 60%	- 5%
Less than 40%	- 10%

Minimum Employer/Employee Group Discount

The minimum discount for employer/employee groups will be 5%.

Assumptions for the Calculation of the Value of Reduced Commissions

The assumptions to be used to calculate the value of reduced commissions are:

Interest: 4.50%.

Lapse and Mortality combined:

Policy Year	Policy Termination	Policy Year	Policy Termination
1	9.00%	6	5.50%
2	8.00%	7	5.25%
3	7.00%	8	5.00%
4	6.00%	9	4.75%
5	5.75%	10 and later	4.50%

Modeling parameters: Single cell issued at age 45 (22 years of projection)

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Multi-life Discounts
(Continued)

Association-sponsored Cases – Professional Associations

Professional graduate schools and residency / internship programs (sponsored by the residency program)

25% discount (unisex premium rates)

All other professional associations

Florida, New Jersey, New York and Washington only:

Associations whose endorsement was received after the approval and implementation of this rate filing.

10% discount (sex-distinct premium rates) for cases having at least:

20,000 eligible lives on a multi-state basis, or
5,000 eligible lives in Florida or New York, or
3,000 eligible lives in New Jersey or Washington.

5% discount (sex-distinct premium rates) for cases not having a sufficient number of eligible lives.

Associations whose endorsement was received before the approval and implementation of this rate filing.

FL, NJ, NY and WA: continuation of the existing discount (either the previously approved 5% or 10%)

All states other than Florida, New Jersey, New York and Washington:

Associations whose agreement produces reduction in present value at issue of marketing and distribution costs of less than 30% of premium placed.

5% discount (sex-distinct premium rates)

Associations whose agreement produces reduction in present value at issue of marketing and distribution costs of 30% or more of premium placed.

10% discount (sex-distinct premium rates)

Note: We are offering products to Medical/Dental Residents and Fellows through professional organizations (and not sponsored by the programs) on a sex-distinct basis with simplified underwriting using the 5 or 10 percent discounts above.

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Availability of Selected Policy Features

This section documents the availability of only those features in this section. No implication should be drawn from the absence of information on other features of these products.

365 And 730 Day Elimination Periods

This section was developed by analyzing information from competitors. This will be implemented by MetLife only if this filing is approved as described below. (We note that some other companies appear to be offering the 730 day Elimination Period in the thirteen states listed below on the first basis shown below.)

Iowa, Oklahoma and Texas

Any amount of monthly indemnity with the 730 day Elimination Period may be issued as long as there is at least $200 of monthly indemnity having an Elimination Period of 365 or fewer days. The 730 day Elimination Period will only be available on a unisex basis in these states until such time that we file (and receive approval on) the 730 day sex-distinct premium rates.

New Jersey

The amount of monthly indemnity with the 730 day Elimination Period may not exceed the amount of monthly indemnity having an Elimination Period of 365 or fewer days.

For policies issued with the 365 and 730 day Elimination Period, the elimination period shortens to 180 days at the time the maximum benefit period shortens to 2 years (24 months). Also, the maximum benefit period does not shorten to 12 months during the Conditionally Renewable period of the policy.

New York

The 365 and 730 day Elimination Periods will only be available to applicants who at the time of application have:

- Existing short term disability coverage of 12 months or 24 months, respectively, or longer with amounts of monthly benefit commensurate with or greater than the amounts of coverage being offered with the 365 or 730 day Elimination Periods; or
- Relatively liquid net worth exceeding twelve or twenty-four multiplied by the monthly indemnity applied-for with the 365 or 730 day Elimination Period, respectively.

Arkansas, Connecticut, Delaware, Idaho, Pennsylvania, Utah, Vermont, Virginia and Washington

The 730 day Elimination Period is not available.

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Availability of Selected Policy Features
(Continued)

Catastrophic Disability and Spousal Catastrophic Disability Benefits

Connecticut

These benefits are not available.

New Jersey

The amount of monthly indemnity for the Catastrophic Disability benefit may not exceed the amount of disability monthly indemnity having an Elimination Period of 365 or fewer days.

Long-term Care Guaranteed Purchase Option Benefit Rider

Connecticut and Florida. This benefit was never available; it has been closed to new business nationwide.

Metropolitan Life Insurance Company
Policy Forms IDI2000-P/NC et al, IDI2000-P/NC-ML et al and IDI2000-P/GR et al

Sex-distinct versus Unisex Premiums

All states other than Montana

Individually sold business will always be issued on a sex-distinct basis using non-franchise policy forms.

Business issued as part of an employer sponsored case will always be issued on a unisex basis using franchise policy forms in those states that require them. This business will use the employer sponsored case premium rates.

Business issued as part of an association sponsored case will be issued on a sex-distinct basis using franchise policy forms in those states that require them unless the case is sponsored by professional graduate schools or a residency or internship program. In the latter case the business will always be issued on a unisex basis using franchise policy forms in those states that require them. This business will use the non-employer sponsored case premium rates.

Montana

All business issued in Montana will be issued on a unisex basis. Business issued as part of an employer sponsored case will use the employer sponsored case premium rates. All other business will use the non-employer sponsored case premium rates.

General

Association sponsored cases use different unisex premiums than employer sponsored cases.

Otherwise blank

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	18.69	25.02	27.72
26	19.48	26.11	28.94
27	20.30	27.28	30.26
28	21.19	28.50	31.64
29	22.10	29.77	33.07
30	23.02	31.08	34.53
31	23.97	32.40	36.03
32	24.91	33.73	37.52
33	25.83	35.01	38.97
34	26.73	36.29	40.40
35	27.63	37.55	41.82
36	28.51	38.80	43.24
37	29.39	40.03	44.62
38	30.24	41.22	45.97
39	31.08	42.40	47.30
40	31.90	43.56	48.61
41	32.71	44.70	49.90
42	33.52	45.84	51.17
43	34.35	47.03	52.52
44	35.18	48.19	53.82
45	35.97	49.30	55.08
46	36.73	50.36	56.28
47	37.43	51.35	57.38
48	38.08	52.25	58.41
49	38.65	53.06	59.31
50	39.12	53.72	60.07
51	39.49	54.24	60.65
52	39.74	54.59	61.04
53	39.82	54.68	61.14
54	39.74	54.58	61.01
55	39.53	54.27	60.67
56	39.18	53.77	60.09
57	38.68	53.06	59.30
58	37.47	51.35	57.36
59	36.25	49.63	55.40

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	11.43	15.79	16.49
26	11.80	16.34	17.06
27	12.22	16.96	17.73
28	12.70	17.67	18.48
29	13.23	18.44	19.31
30	13.81	19.30	20.21
31	14.44	20.22	21.20
32	15.12	21.24	22.27
33	15.87	22.33	23.44
34	16.66	23.50	24.68
35	17.50	24.74	26.00
36	18.39	26.05	27.41
37	19.33	27.43	28.89
38	20.32	28.90	30.45
39	21.36	30.43	32.08
40	22.44	32.03	33.79
41	23.56	33.68	35.56
42	24.72	35.40	37.40
43	25.95	37.21	39.33
44	27.21	39.08	41.31
45	28.49	40.97	43.34
46	29.80	42.90	45.41
47	31.12	44.86	47.51
48	32.54	46.96	49.76
49	33.94	49.03	51.98
50	35.31	51.06	54.15
51	36.60	52.97	56.21
52	37.81	54.76	58.13
53	38.89	56.36	59.85
54	39.83	57.75	61.34
55	40.61	58.91	62.59
56	41.20	59.80	63.54
57	41.60	60.38	64.17
58	40.99	59.45	63.17
59	40.33	58.46	62.10

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	16.00	21.29	23.54
26	16.67	22.22	24.59
27	17.38	23.22	25.71
28	18.13	24.26	26.88
29	18.90	25.34	28.11
30	19.69	26.46	29.36
31	20.50	27.59	30.62
32	21.30	28.71	31.90
33	22.09	29.81	33.13
34	22.85	30.89	34.34
35	23.62	31.96	35.56
36	24.36	33.02	36.75
37	25.11	34.07	37.93
38	25.82	35.07	39.07
39	26.52	36.06	40.19
40	27.22	37.04	41.28
41	27.90	38.00	42.36
42	28.57	38.93	43.43
43	29.27	39.92	44.53
44	29.94	40.87	45.61
45	30.59	41.79	46.64
46	31.19	42.64	47.60
47	31.75	43.43	48.48
48	32.27	44.14	49.28
49	32.70	44.75	49.98
50	33.06	45.24	50.54
51	33.32	45.61	50.95
52	33.48	45.84	51.20
53	33.47	45.83	51.19
54	33.36	45.67	51.00
55	33.14	45.34	50.63
56	32.80	44.86	50.09
57	32.35	44.22	49.37
58	31.33	42.78	47.74
59	30.31	41.34	46.11

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	9.92	13.59	14.14
26	10.24	14.06	14.64
27	10.60	14.59	15.21
28	11.02	15.19	15.85
29	11.47	15.85	16.55
30	11.95	16.58	17.33
31	12.49	17.36	18.16
32	13.07	18.22	19.07
33	13.70	19.15	20.05
34	14.36	20.13	21.11
35	15.08	21.17	22.22
36	15.83	22.28	23.41
37	16.61	23.45	24.65
38	17.45	24.68	25.97
39	18.32	25.98	27.33
40	19.22	27.32	28.76
41	20.17	28.70	30.25
42	21.14	30.14	31.79
43	22.16	31.65	33.39
44	23.20	33.19	35.05
45	24.27	34.76	36.74
46	25.35	36.36	38.45
47	26.45	37.98	40.19
48	27.61	39.70	42.03
49	28.76	41.40	43.85
50	29.87	43.06	45.61
51	30.93	44.61	47.30
52	31.91	46.05	48.84
53	32.76	47.33	50.21
54	33.51	48.43	51.40
55	34.12	49.35	52.38
56	34.59	50.03	53.13
57	34.89	50.49	53.60
58	34.38	49.71	52.77
59	33.83	48.88	51.88

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	14.77	19.58	21.64
26	15.40	20.46	22.62
27	16.06	21.38	23.65
28	16.76	22.36	24.75
29	17.47	23.36	25.88
30	18.21	24.39	27.04
31	18.95	25.43	28.21
32	19.69	26.47	29.38
33	20.40	27.48	30.51
34	21.11	28.47	31.64
35	21.82	29.46	32.74
36	22.50	30.42	33.83
37	23.18	31.37	34.90
38	23.82	32.28	35.94
39	24.45	33.17	36.95
40	25.07	34.05	37.93
41	25.68	34.90	38.89
42	26.27	35.73	39.83
43	26.87	36.59	40.79
44	27.46	37.41	41.72
45	28.02	38.20	42.60
46	28.53	38.92	43.42
47	28.99	39.56	44.15
48	29.39	40.12	44.78
49	29.73	40.59	45.31
50	29.98	40.96	45.71
51	30.16	41.20	45.99
52	30.25	41.33	46.13
53	30.19	41.25	46.04
54	30.04	41.03	45.79
55	29.80	40.69	45.41
56	29.48	40.23	44.88
57	29.07	39.65	44.24
58	28.22	38.44	42.87
59	27.39	37.26	41.53

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	9.19	12.51	13.00
26	9.49	12.96	13.47
27	9.83	13.45	14.00
28	10.21	14.02	14.59
29	10.62	14.62	15.25
30	11.07	15.28	15.95
31	11.57	16.01	16.72
32	12.10	16.78	17.55
33	12.66	17.63	18.45
34	13.28	18.53	19.40
35	13.92	19.49	20.42
36	14.60	20.49	21.49
37	15.32	21.54	22.62
38	16.07	22.66	23.81
39	16.86	23.81	25.05
40	17.67	25.03	26.33
41	18.51	26.27	27.66
42	19.39	27.55	29.03
43	20.30	28.90	30.47
44	21.22	30.26	31.94
45	22.17	31.67	33.44
46	23.12	33.08	34.95
47	24.08	34.50	36.47
48	25.10	35.99	38.07
49	26.09	37.47	39.65
50	27.05	38.90	41.18
51	27.96	40.24	42.63
52	28.81	41.48	43.97
53	29.54	42.57	45.14
54	30.17	43.51	46.15
55	30.70	44.30	46.99
56	31.10	44.90	47.65
57	31.38	45.32	48.09
58	31.00	44.72	47.45
59	30.59	44.11	46.78

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	13.28	17.51	19.31
26	13.83	18.29	20.19
27	14.43	19.12	21.11
28	15.04	19.97	22.08
29	15.67	20.86	23.08
30	16.32	21.76	24.09
31	16.97	22.67	25.12
32	17.61	23.58	26.14
33	18.23	24.45	27.13
34	18.85	25.31	28.09
35	19.44	26.15	29.04
36	20.03	26.97	29.97
37	20.59	27.77	30.87
38	21.13	28.54	31.73
39	21.65	29.28	32.56
40	22.16	29.99	33.36
41	22.64	30.67	34.14
42	23.11	31.33	34.88
43	23.58	32.00	35.63
44	24.03	32.62	36.33
45	24.44	33.20	36.99
46	24.81	33.72	37.58
47	25.14	34.18	38.10
48	25.38	34.52	38.49
49	25.58	34.80	38.80
50	25.71	34.99	39.02
51	25.79	35.11	39.14
52	25.82	35.15	39.18
53	25.79	35.09	39.12
54	25.70	34.96	38.97
55	25.54	34.75	38.74
56	25.34	34.46	38.40
57	25.09	34.10	38.00
58	24.49	33.24	37.03
59	23.91	32.42	36.09

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	8.25	11.15	11.55
26	8.52	11.54	11.96
27	8.82	11.97	12.43
28	9.14	12.46	12.94
29	9.50	12.98	13.51
30	9.90	13.56	14.12
31	10.32	14.19	14.78
32	10.77	14.85	15.49
33	11.26	15.57	16.26
34	11.78	16.34	17.07
35	12.33	17.15	17.94
36	12.91	18.01	18.85
37	13.51	18.89	19.80
38	14.15	19.82	20.80
39	14.81	20.79	21.83
40	15.48	21.81	22.91
41	16.18	22.84	24.01
42	16.90	23.90	25.15
43	17.64	25.00	26.32
44	18.41	26.11	27.52
45	19.17	27.24	28.73
46	19.94	28.39	29.95
47	20.71	29.53	31.18
48	21.50	30.71	32.44
49	22.28	31.87	33.68
50	23.04	32.99	34.88
51	23.77	34.06	36.03
52	24.44	35.07	37.12
53	25.08	36.01	38.12
54	25.65	36.85	39.03
55	26.15	37.59	39.83
56	26.57	38.21	40.49
57	26.88	38.69	41.00
58	26.69	38.37	40.66
59	26.48	38.05	40.31

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	19.30	25.85	28.65
26	20.13	27.03	29.97
27	21.02	28.28	31.37
28	21.97	29.59	32.86
29	22.95	30.97	34.41
30	23.97	32.38	36.00
31	24.99	33.83	37.63
32	26.04	35.30	39.28
33	27.05	36.72	40.88
34	28.06	38.14	42.48
35	29.08	39.57	44.09
36	30.10	41.00	45.70
37	31.11	42.43	47.31
38	32.11	43.83	48.90
39	33.11	45.24	50.48
40	34.12	46.66	52.08
41	35.13	48.08	53.69
42	36.15	49.52	55.31
43	37.24	51.05	57.03
44	38.33	52.59	58.77
45	39.42	54.12	60.49
46	40.49	55.62	62.18
47	41.54	57.09	63.84
48	42.59	58.56	65.49
49	43.59	59.95	67.06
50	44.51	61.25	68.51
51	45.33	62.40	69.80
52	46.04	63.39	70.92
53	46.66	64.24	71.87
54	47.11	64.86	72.57
55	47.37	65.21	72.96
56	47.41	65.27	73.01
57	47.21	64.97	72.68
58	46.75	64.30	71.90
59	45.97	63.20	70.66

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	11.87	16.45	17.17
26	12.29	17.06	17.83
27	12.76	17.74	18.57
28	13.29	18.53	19.40
29	13.88	19.39	20.31
30	14.52	20.34	21.32
31	15.23	21.38	22.43
32	15.99	22.50	23.63
33	16.82	23.73	24.93
34	17.71	25.04	26.33
35	18.67	26.45	27.82
36	19.67	27.94	29.41
37	20.75	29.52	31.10
38	21.88	31.20	32.90
39	23.08	32.97	34.78
40	24.34	34.82	36.76
41	25.66	36.77	38.84
42	27.04	38.81	41.01
43	28.49	40.96	43.32
44	30.01	43.19	45.70
45	31.58	45.52	48.19
46	33.20	47.92	50.75
47	34.88	50.39	53.41
48	36.71	53.09	56.30
49	38.56	55.83	59.24
50	40.40	58.56	62.15
51	42.20	61.23	65.02
52	43.94	63.80	67.77
53	45.67	66.35	70.52
54	47.24	68.69	73.03
55	48.64	70.74	75.22
56	49.78	72.44	77.04
57	50.63	73.69	78.39
58	51.13	74.44	79.18
59	51.25	74.61	79.36

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	16.53	22.02	24.36
26	17.25	23.03	25.50
27	18.02	24.10	26.70
28	18.83	25.24	27.97
29	19.67	26.41	29.30
30	20.53	27.61	30.65
31	21.41	28.85	32.04
32	22.30	30.10	33.45
33	23.17	31.31	34.82
34	24.03	32.54	36.19
35	24.90	33.75	37.57
36	25.77	34.97	38.93
37	26.63	36.18	40.30
38	27.48	37.38	41.65
39	28.32	38.57	43.00
40	29.18	39.77	44.35
41	30.03	40.97	45.70
42	30.89	42.18	47.07
43	31.81	43.46	48.52
44	32.72	44.75	49.96
45	33.62	46.02	51.39
46	34.51	47.26	52.79
47	35.36	48.47	54.14
48	36.22	49.66	55.49
49	37.02	50.78	56.75
50	37.76	51.80	57.91
51	38.40	52.71	58.93
52	38.95	53.48	59.79
53	39.39	54.10	60.48
54	39.70	54.52	60.95
55	39.86	54.73	61.18
56	39.84	54.69	61.14
57	39.64	54.40	60.79
58	39.22	53.80	60.11
59	38.57	52.88	59.08

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	10.31	14.16	14.74
26	10.67	14.68	15.31
27	11.08	15.28	15.94
28	11.53	15.95	16.65
29	12.03	16.68	17.43
30	12.58	17.50	18.30
31	13.18	18.38	19.23
32	13.83	19.34	20.26
33	14.54	20.37	21.36
34	15.29	21.49	22.55
35	16.09	22.67	23.81
36	16.96	23.94	25.16
37	17.86	25.28	26.60
38	18.82	26.70	28.10
39	19.83	28.18	29.69
40	20.89	29.76	31.37
41	22.00	31.39	33.11
42	23.16	33.11	34.95
43	24.38	34.92	36.87
44	25.65	36.79	38.88
45	26.96	38.72	40.96
46	28.32	40.72	43.10
47	29.72	42.80	45.31
48	31.24	45.04	47.72
49	32.77	47.30	50.14
50	34.29	49.55	52.55
51	35.78	51.74	54.91
52	37.20	53.85	57.17
53	38.58	55.91	59.37
54	39.86	57.80	61.40
55	40.97	59.44	63.16
56	41.89	60.80	64.62
57	42.57	61.81	65.71
58	42.99	62.43	66.37
59	43.10	62.58	66.53

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	15.29	20.30	22.44
26	15.97	21.24	23.50
27	16.68	22.25	24.62
28	17.43	23.30	25.80
29	18.22	24.39	27.04
30	19.02	25.52	28.30
31	19.84	26.66	29.58
32	20.66	27.81	30.89
33	21.46	28.94	32.15
34	22.26	30.06	33.42
35	23.06	31.19	34.69
36	23.85	32.30	35.95
37	24.64	33.42	37.20
38	25.42	34.51	38.43
39	26.19	35.60	39.65
40	26.96	36.68	40.88
41	27.73	37.76	42.10
42	28.50	38.84	43.32
43	29.31	39.99	44.61
44	30.12	41.12	45.89
45	30.92	42.24	47.14
46	31.68	43.32	48.37
47	32.42	44.35	49.53
48	33.14	45.36	50.66
49	33.80	46.30	51.71
50	34.40	47.13	52.65
51	34.92	47.85	53.47
52	35.34	48.45	54.14
53	35.64	48.86	54.59
54	35.83	49.10	54.86
55	35.88	49.19	54.95
56	35.82	49.08	54.83
57	35.61	48.78	54.49
58	35.26	48.28	53.91
59	34.75	47.56	53.09

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	9.56	13.06	13.57
26	9.89	13.54	14.10
27	10.28	14.11	14.70
28	10.69	14.73	15.35
29	11.16	15.41	16.08
30	11.66	16.16	16.88
31	12.22	16.96	17.74
32	12.82	17.84	18.68
33	13.46	18.79	19.68
34	14.15	19.81	20.77
35	14.89	20.90	21.92
36	15.67	22.05	23.16
37	16.49	23.26	24.45
38	17.36	24.56	25.82
39	18.28	25.90	27.26
40	19.23	27.32	28.77
41	20.23	28.81	30.36
42	21.28	30.35	32.00
43	22.37	31.97	33.74
44	23.52	33.65	35.53
45	24.69	35.38	37.39
46	25.90	37.17	39.29
47	27.14	38.99	41.26
48	28.47	40.97	43.37
49	29.82	42.95	45.50
50	31.14	44.91	47.60
51	32.43	46.82	49.65
52	33.66	48.65	51.61
53	34.83	50.38	53.46
54	35.89	51.95	55.15
55	36.83	53.35	56.65
56	37.61	54.50	57.89
57	38.22	55.41	58.86
58	38.64	56.01	59.51
59	38.83	56.28	59.80

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	13.77	18.20	20.08
26	14.37	19.04	21.02
27	15.01	19.94	22.03
28	15.68	20.86	23.08
29	16.37	21.83	24.17
30	17.08	22.82	25.28
31	17.80	23.83	26.42
32	18.52	24.85	27.56
33	19.22	25.83	28.67
34	19.92	26.80	29.76
35	20.61	27.77	30.86
36	21.29	28.74	31.94
37	21.97	29.69	33.01
38	22.63	30.61	34.06
39	23.27	31.53	35.08
40	23.91	32.43	36.10
41	24.54	33.32	37.11
42	25.16	34.19	38.10
43	25.82	35.12	39.14
44	26.46	36.02	40.15
45	27.08	36.89	41.14
46	27.68	37.72	42.08
47	28.23	38.50	42.96
48	28.75	39.22	43.77
49	29.21	39.87	44.50
50	29.61	40.45	45.14
51	29.95	40.91	45.68
52	30.22	41.28	46.09
53	30.35	41.47	46.29
54	30.41	41.54	46.37
55	30.39	41.52	46.33
56	30.31	41.39	46.19
57	30.17	41.18	45.95
58	29.96	40.88	45.60
59	29.70	40.51	45.18

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Basic Monthly Indemnity Benefit

Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	8.59	11.64	12.07
26	8.88	12.08	12.54
27	9.22	12.56	13.06
28	9.59	13.10	13.64
29	9.99	13.70	14.27
30	10.43	14.35	14.95
31	10.91	15.05	15.70
32	11.42	15.80	16.50
33	11.97	16.61	17.37
34	12.56	17.49	18.30
35	13.19	18.41	19.29
36	13.86	19.40	20.33
37	14.55	20.43	21.43
38	15.29	21.52	22.59
39	16.07	22.66	23.81
40	16.87	23.85	25.07
41	17.70	25.08	26.40
42	18.58	26.37	27.77
43	19.49	27.70	29.21
44	20.42	29.09	30.68
45	21.38	30.51	32.20
46	22.37	31.96	33.75
47	23.36	33.44	35.33
48	24.43	35.01	37.02
49	25.49	36.59	38.71
50	26.53	38.14	40.37
51	27.55	39.64	41.99
52	28.52	41.07	43.52
53	29.39	42.37	44.92
54	30.20	43.56	46.21
55	30.93	44.64	47.36
56	31.57	45.60	48.38
57	32.12	46.41	49.25
58	32.57	47.06	49.95
59	32.90	47.55	50.46

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	3.66	5.08	5.69
26	3.78	5.24	5.87
27	3.90	5.42	6.07
28	4.03	5.59	6.27
29	4.16	5.77	6.47
30	4.28	5.94	6.66
31	4.39	6.10	6.83
32	4.49	6.25	7.00
33	4.58	6.36	7.14
34	4.65	6.47	7.25
35	4.70	6.55	7.34
36	4.74	6.61	7.41
37	4.77	6.64	7.46
38	4.78	6.65	7.46
39	4.76	6.64	7.46
40	4.73	6.61	7.41
41	4.69	6.55	7.35
42	4.64	6.47	7.26
43	4.56	6.37	7.15
44	4.47	6.25	7.02
45	4.37	6.10	6.85
46	4.24	5.92	6.65
47	4.10	5.71	6.42
48	3.91	5.47	6.14
49	3.71	5.19	5.83
50	3.49	4.88	5.49
51	3.26	4.56	5.12
52	3.01	4.21	4.73
53	2.74	3.82	4.30
54	2.45	3.43	3.85
55	2.17	3.04	3.40
56	1.90	2.65	2.98
57	1.64	2.28	2.56
58	1.41	1.96	2.21
59	1.20	1.67	1.88

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	1.79	2.66	2.77
26	1.82	2.71	2.84
27	1.86	2.78	2.91
28	1.92	2.85	2.98
29	1.97	2.94	3.06
30	2.03	3.02	3.16
31	2.09	3.12	3.26
32	2.15	3.20	3.36
33	2.22	3.32	3.47
34	2.30	3.42	3.59
35	2.37	3.54	3.70
36	2.44	3.64	3.82
37	2.51	3.75	3.93
38	2.58	3.86	4.03
39	2.65	3.94	4.14
40	2.70	4.04	4.24
41	2.77	4.13	4.32
42	2.81	4.20	4.40
43	2.85	4.26	4.47
44	2.89	4.32	4.52
45	2.91	4.35	4.57
46	2.92	4.36	4.58
47	2.91	4.35	4.58
48	2.89	4.32	4.53
49	2.84	4.24	4.46
50	2.78	4.16	4.37
51	2.70	4.03	4.24
52	2.59	3.87	4.07
53	2.43	3.64	3.83
54	2.27	3.39	3.56
55	2.08	3.12	3.27
56	1.89	2.83	2.98
57	1.70	2.54	2.67
58	1.51	2.25	2.36
59	1.32	1.98	2.07

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	3.94	5.46	6.12
26	4.08	5.66	6.34
27	4.23	5.86	6.56
28	4.38	6.07	6.80
29	4.52	6.27	7.04
30	4.66	6.48	7.26
31	4.80	6.68	7.48
32	4.94	6.86	7.69
33	5.04	7.01	7.87
34	5.14	7.15	8.02
35	5.22	7.26	8.16
36	5.29	7.37	8.26
37	5.35	7.45	8.36
38	5.38	7.49	8.41
39	5.40	7.53	8.44
40	5.40	7.53	8.45
41	5.38	7.51	8.44
42	5.36	7.47	8.39
43	5.32	7.42	8.33
44	5.26	7.34	8.25
45	5.19	7.24	8.13
46	5.09	7.11	7.98
47	4.97	6.94	7.80
48	4.81	6.72	7.55
49	4.63	6.47	7.27
50	4.43	6.19	6.95
51	4.20	5.87	6.60
52	3.96	5.52	6.20
53	3.67	5.12	5.75
54	3.36	4.69	5.27
55	3.05	4.25	4.78
56	2.73	3.81	4.28
57	2.42	3.38	3.79
58	2.13	2.96	3.33
59	1.85	2.57	2.89

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	1.93	2.87	3.00
26	1.98	2.95	3.08
27	2.03	3.02	3.16
28	2.09	3.12	3.26
29	2.16	3.21	3.37
30	2.23	3.33	3.48
31	2.31	3.44	3.61
32	2.40	3.57	3.74
33	2.49	3.71	3.88
34	2.57	3.84	4.02
35	2.67	3.98	4.17
36	2.77	4.11	4.31
37	2.86	4.26	4.46
38	2.95	4.40	4.61
39	3.05	4.54	4.76
40	3.13	4.68	4.90
41	3.22	4.80	5.04
42	3.30	4.92	5.16
43	3.38	5.05	5.29
44	3.45	5.14	5.40
45	3.50	5.23	5.50
46	3.55	5.30	5.57
47	3.58	5.35	5.62
48	3.59	5.37	5.64
49	3.58	5.36	5.63
50	3.55	5.30	5.58
51	3.49	5.22	5.50
52	3.41	5.10	5.36
53	3.26	4.90	5.15
54	3.10	4.64	4.87
55	2.91	4.36	4.59
56	2.70	4.05	4.26
57	2.49	3.73	3.92
58	2.27	3.40	3.58
59	2.05	3.06	3.22

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008
Rider Form(s) IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	5.51	7.63	8.55
26	5.64	7.83	8.76
27	5.79	8.03	8.99
28	5.93	8.23	9.22
29	6.07	8.42	9.44
30	6.21	8.61	9.66
31	6.32	8.78	9.85
32	6.43	8.93	10.01
33	6.49	9.04	10.13
34	6.55	9.11	10.23
35	6.58	9.16	10.28
36	6.59	9.17	10.29
37	6.58	9.16	10.29
38	6.54	9.10	10.23
39	6.47	9.02	10.13
40	6.38	8.91	10.00
41	6.28	8.76	9.83
42	6.15	8.59	9.64
43	6.01	8.39	9.43
44	5.85	8.16	9.17
45	5.66	7.91	8.88
46	5.46	7.62	8.56
47	5.23	7.29	8.19
48	4.96	6.92	7.78
49	4.67	6.51	7.32
50	4.35	6.08	6.83
51	4.03	5.63	6.32
52	3.69	5.15	5.79
53	3.32	4.64	5.22
54	2.96	4.13	4.64
55	2.59	3.62	4.07
56	2.24	3.14	3.53
57	1.92	2.68	3.01
58	1.64	2.29	2.57
59	1.39	1.94	2.18

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008
Rider Form(s) IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.64	3.99	4.11
26	2.68	4.04	4.17
27	2.72	4.10	4.22
28	2.76	4.18	4.31
29	2.82	4.27	4.39
30	2.88	4.35	4.49
31	2.95	4.46	4.60
32	3.02	4.57	4.71
33	3.09	4.68	4.83
34	3.17	4.80	4.95
35	3.25	4.91	5.07
36	3.32	5.03	5.19
37	3.40	5.15	5.30
38	3.47	5.25	5.41
39	3.53	5.34	5.52
40	3.59	5.43	5.60
41	3.63	5.51	5.69
42	3.67	5.57	5.75
43	3.70	5.62	5.80
44	3.72	5.65	5.83
45	3.72	5.65	5.84
46	3.71	5.64	5.81
47	3.68	5.58	5.77
48	3.62	5.50	5.68
49	3.54	5.38	5.55
50	3.43	5.21	5.39
51	3.31	5.03	5.19
52	3.15	4.79	4.96
53	2.94	4.47	4.63
54	2.71	4.12	4.28
55	2.47	3.77	3.90
56	2.24	3.40	3.51
57	1.99	3.03	3.13
58	1.75	2.67	2.75
59	1.53	2.32	2.41

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008
Rider Form(s) IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	5.99	8.30	9.30
26	6.15	8.54	9.56
27	6.33	8.78	9.83
28	6.50	9.03	10.12
29	6.67	9.27	10.39
30	6.84	9.50	10.65
31	7.00	9.72	10.90
32	7.13	9.92	11.12
33	7.23	10.06	11.29
34	7.32	10.18	11.42
35	7.39	10.28	11.53
36	7.43	10.34	11.60
37	7.45	10.37	11.64
38	7.44	10.36	11.63
39	7.40	10.32	11.59
40	7.35	10.25	11.51
41	7.28	10.15	11.39
42	7.17	10.01	11.25
43	7.07	9.86	11.08
44	6.94	9.68	10.88
45	6.78	9.47	10.63
46	6.60	9.21	10.35
47	6.39	8.93	10.03
48	6.14	8.58	9.63
49	5.86	8.19	9.20
50	5.56	7.76	8.72
51	5.23	7.30	8.20
52	4.88	6.81	7.65
53	4.48	6.26	7.03
54	4.07	5.68	6.38
55	3.66	5.10	5.73
56	3.25	4.53	5.09
57	2.86	3.98	4.47
58	2.48	3.46	3.88
59	2.13	2.98	3.35

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008
Rider Form(s) IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.88	4.35	4.49
26	2.93	4.42	4.56
27	2.98	4.51	4.64
28	3.05	4.60	4.74
29	3.12	4.72	4.86
30	3.20	4.84	4.99
31	3.29	4.97	5.13
32	3.38	5.11	5.27
33	3.48	5.27	5.43
34	3.58	5.42	5.59
35	3.69	5.58	5.75
36	3.79	5.74	5.92
37	3.89	5.89	6.08
38	4.00	6.05	6.24
39	4.09	6.20	6.39
40	4.18	6.33	6.54
41	4.26	6.46	6.67
42	4.34	6.57	6.79
43	4.41	6.69	6.90
44	4.47	6.78	7.00
45	4.51	6.85	7.07
46	4.54	6.89	7.11
47	4.55	6.90	7.13
48	4.52	6.88	7.11
49	4.48	6.81	7.04
50	4.41	6.69	6.93
51	4.31	6.55	6.77
52	4.17	6.34	6.56
53	3.97	6.03	6.25
54	3.74	5.68	5.88
55	3.49	5.29	5.48
56	3.21	4.89	5.06
57	2.93	4.46	4.62
58	2.65	4.03	4.17
59	2.37	3.61	3.73

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	4.93	6.60	7.32
26	5.14	6.89	7.64
27	5.36	7.20	7.99
28	5.60	7.52	8.35
29	5.83	7.86	8.73
30	6.08	8.20	9.11
31	6.33	8.55	9.51
32	6.57	8.90	9.90
33	6.82	9.24	10.29
34	7.06	9.58	10.66
35	7.30	9.91	11.04
36	7.52	10.24	11.41
37	7.76	10.56	11.78
38	7.98	10.88	12.13
39	8.20	11.19	12.48
40	8.42	11.50	12.83
41	8.64	11.80	13.17
42	8.84	12.09	13.51
43	9.06	12.41	13.86
44	9.28	12.72	14.20
45	9.49	13.02	14.54
46	9.69	13.29	14.85
47	9.88	13.55	15.14
48	10.05	13.79	15.42
49	10.20	14.00	15.66
50	10.33	14.17	15.86
51	10.42	14.32	16.01
52	10.49	14.41	16.11
53	10.51	14.43	16.13
54	10.49	14.40	16.10
55	10.43	14.33	16.01
56	10.34	14.19	15.86
57	10.21	14.00	15.65
58	9.89	13.55	15.13
59	9.57	13.10	14.62

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	3.02	4.05	4.35
26	3.12	4.20	4.50
27	3.23	4.36	4.68
28	3.35	4.54	4.87
29	3.50	4.73	5.09
30	3.65	4.96	5.33
31	3.81	5.18	5.60
32	3.99	5.45	5.88
33	4.19	5.74	6.18
34	4.40	6.02	6.52
35	4.62	6.34	6.86
36	4.85	6.69	7.23
37	5.10	7.04	7.63
38	5.37	7.42	8.04
39	5.63	7.81	8.46
40	5.92	8.22	8.92
41	6.22	8.65	9.39
42	6.53	9.08	9.87
43	6.85	9.54	10.38
44	7.18	10.03	10.91
45	7.51	10.51	11.44
46	7.87	11.01	11.99
47	8.22	11.52	12.54
48	8.59	12.05	13.13
49	8.96	12.58	13.72
50	9.32	13.11	14.29
51	9.66	13.59	14.84
52	9.98	14.05	15.34
53	10.26	14.46	15.80
54	10.51	14.82	16.19
55	10.72	15.12	16.52
56	10.88	15.34	16.77
57	10.98	15.50	16.94
58	10.82	15.26	16.67
59	10.64	14.99	16.39

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	4.23	5.61	6.21
26	4.40	5.86	6.49
27	4.59	6.13	6.78
28	4.79	6.40	7.10
29	4.99	6.69	7.42
30	5.20	6.98	7.75
31	5.42	7.28	8.08
32	5.62	7.58	8.42
33	5.83	7.87	8.74
34	6.03	8.15	9.06
35	6.23	8.44	9.39
36	6.43	8.71	9.70
37	6.63	8.99	10.01
38	6.81	9.25	10.31
39	7.00	9.52	10.60
40	7.18	9.78	10.90
41	7.36	10.03	11.18
42	7.54	10.28	11.46
43	7.72	10.54	11.75
44	7.90	10.78	12.04
45	8.08	11.03	12.31
46	8.24	11.26	12.56
47	8.38	11.46	12.80
48	8.51	11.65	13.01
49	8.63	11.81	13.19
50	8.72	11.94	13.34
51	8.80	12.04	13.44
52	8.84	12.09	13.51
53	8.84	12.09	13.51
54	8.81	12.06	13.46
55	8.75	11.97	13.37
56	8.65	11.84	13.21
57	8.54	11.67	13.02
58	8.27	11.29	12.60
59	8.00	10.91	12.17

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.62	3.49	3.73
26	2.71	3.61	3.87
27	2.80	3.75	4.02
28	2.91	3.90	4.18
29	3.03	4.06	4.37
30	3.15	4.25	4.57
31	3.30	4.45	4.80
32	3.45	4.68	5.04
33	3.62	4.92	5.29
34	3.79	5.17	5.57
35	3.98	5.43	5.86
36	4.18	5.73	6.18
37	4.39	6.01	6.51
38	4.61	6.34	6.85
39	4.84	6.67	7.21
40	5.07	7.01	7.59
41	5.32	7.36	7.98
42	5.58	7.73	8.39
43	5.85	8.12	8.82
44	6.13	8.51	9.25
45	6.40	8.92	9.70
46	6.69	9.33	10.15
47	6.98	9.75	10.60
48	7.29	10.19	11.10
49	7.59	10.63	11.57
50	7.89	11.04	12.04
51	8.16	11.44	12.48
52	8.42	11.81	12.89
53	8.65	12.15	13.25
54	8.84	12.43	13.57
55	9.01	12.66	13.82
56	9.13	12.84	14.02
57	9.21	12.96	14.15
58	9.07	12.76	13.93
59	8.93	12.54	13.69

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	3.90	5.17	5.71
26	4.07	5.40	5.97
27	4.24	5.64	6.24
28	4.43	5.90	6.54
29	4.61	6.17	6.83
30	4.81	6.44	7.13
31	5.00	6.71	7.45
32	5.20	6.98	7.75
33	5.39	7.25	8.06
34	5.58	7.51	8.35
35	5.76	7.77	8.65
36	5.94	8.03	8.93
37	6.12	8.27	9.22
38	6.29	8.52	9.48
39	6.45	8.76	9.75
40	6.62	8.99	10.01
41	6.77	9.22	10.26
42	6.94	9.43	10.51
43	7.10	9.65	10.76
44	7.25	9.87	11.01
45	7.39	10.08	11.24
46	7.53	10.27	11.46
47	7.65	10.44	11.65
48	7.76	10.59	11.82
49	7.85	10.72	11.96
50	7.91	10.81	12.07
51	7.96	10.88	12.14
52	7.98	10.91	12.17
53	7.97	10.89	12.15
54	7.93	10.83	12.08
55	7.87	10.74	11.98
56	7.78	10.62	11.85
57	7.68	10.47	11.68
58	7.45	10.15	11.31
59	7.23	9.83	10.96

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.42	3.21	3.43
26	2.51	3.33	3.55
27	2.59	3.45	3.70
28	2.70	3.60	3.85
29	2.80	3.76	4.03
30	2.93	3.92	4.21
31	3.05	4.11	4.42
32	3.19	4.31	4.64
33	3.34	4.53	4.87
34	3.51	4.76	5.12
35	3.68	5.00	5.39
36	3.86	5.25	5.67
37	4.05	5.53	5.97
38	4.25	5.81	6.28
39	4.45	6.12	6.61
40	4.66	6.42	6.94
41	4.88	6.73	7.30
42	5.12	7.07	7.67
43	5.36	7.42	8.04
44	5.61	7.77	8.43
45	5.85	8.12	8.83
46	6.10	8.49	9.22
47	6.36	8.86	9.62
48	6.62	9.24	10.05
49	6.89	9.62	10.47
50	7.14	9.99	10.87
51	7.38	10.32	11.25
52	7.60	10.64	11.61
53	7.80	10.92	11.91
54	7.96	11.17	12.18
55	8.10	11.37	12.40
56	8.21	11.53	12.58
57	8.28	11.63	12.69
58	8.18	11.47	12.52
59	8.08	11.32	12.35

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	3.51	4.63	5.10
26	3.65	4.83	5.33
27	3.81	5.04	5.58
28	3.97	5.27	5.82
29	4.13	5.51	6.09
30	4.30	5.75	6.36
31	4.47	5.99	6.63
32	4.65	6.22	6.90
33	4.82	6.45	7.16
34	4.98	6.68	7.41
35	5.13	6.91	7.67
36	5.28	7.12	7.91
37	5.43	7.33	8.15
38	5.58	7.53	8.38
39	5.72	7.72	8.60
40	5.85	7.91	8.81
41	5.98	8.09	9.01
42	6.10	8.27	9.21
43	6.22	8.45	9.41
44	6.35	8.61	9.59
45	6.45	8.76	9.77
46	6.55	8.90	9.92
47	6.63	9.03	10.05
48	6.70	9.11	10.16
49	6.75	9.19	10.24
50	6.78	9.23	10.30
51	6.81	9.26	10.33
52	6.81	9.27	10.34
53	6.80	9.26	10.33
54	6.78	9.22	10.29
55	6.75	9.17	10.22
56	6.69	9.09	10.14
57	6.62	9.00	10.03
58	6.46	8.77	9.78
59	6.31	8.56	9.53

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.18	2.85	3.05
26	2.25	2.97	3.15
27	2.33	3.07	3.28
28	2.41	3.20	3.42
29	2.51	3.34	3.56
30	2.61	3.48	3.72
31	2.73	3.63	3.90
32	2.84	3.81	4.09
33	2.97	4.00	4.29
34	3.11	4.20	4.50
35	3.26	4.39	4.73
36	3.41	4.62	4.98
37	3.56	4.84	5.23
38	3.73	5.09	5.49
39	3.90	5.34	5.77
40	4.09	5.59	6.04
41	4.28	5.86	6.34
42	4.47	6.14	6.64
43	4.66	6.41	6.94
44	4.85	6.70	7.27
45	5.06	6.99	7.58
46	5.26	7.29	7.90
47	5.46	7.57	8.23
48	5.67	7.88	8.56
49	5.88	8.18	8.89
50	6.08	8.47	9.21
51	6.27	8.73	9.51
52	6.45	9.00	9.79
53	6.62	9.25	10.06
54	6.77	9.46	10.30
55	6.90	9.65	10.51
56	7.01	9.81	10.69
57	7.10	9.92	10.82
58	7.04	9.85	10.74
59	6.99	9.76	10.64

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	5.09	6.82	7.56
26	5.31	7.13	7.91
27	5.55	7.47	8.28
28	5.80	7.81	8.67
29	6.06	8.17	9.08
30	6.33	8.55	9.50
31	6.59	8.93	9.93
32	6.87	9.32	10.36
33	7.14	9.69	10.79
34	7.41	10.07	11.21
35	7.68	10.44	11.64
36	7.94	10.82	12.07
37	8.21	11.20	12.48
38	8.47	11.57	12.90
39	8.74	11.94	13.32
40	9.01	12.31	13.75
41	9.27	12.69	14.16
42	9.54	13.07	14.60
43	9.83	13.47	15.05
44	10.12	13.88	15.51
45	10.40	14.28	15.96
46	10.69	14.68	16.41
47	10.96	15.07	16.84
48	11.24	15.46	17.28
49	11.50	15.82	17.70
50	11.74	16.16	18.08
51	11.96	16.46	18.42
52	12.15	16.73	18.72
53	12.31	16.96	18.97
54	12.44	17.12	19.15
55	12.50	17.21	19.26
56	12.51	17.22	19.27
57	12.46	17.15	19.18
58	12.34	16.97	18.97
59	12.13	16.68	18.65

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	90 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	3.14	4.22	4.53
26	3.24	4.38	4.70
27	3.37	4.56	4.90
28	3.51	4.76	5.12
29	3.67	4.98	5.36
30	3.83	5.21	5.62
31	4.02	5.49	5.92
32	4.22	5.77	6.23
33	4.44	6.10	6.58
34	4.67	6.42	6.94
35	4.93	6.78	7.34
36	5.20	7.16	7.76
37	5.47	7.57	8.21
38	5.78	8.01	8.68
39	6.09	8.47	9.18
40	6.42	8.93	9.70
41	6.77	9.44	10.25
42	7.13	9.96	10.82
43	7.52	10.51	11.43
44	7.92	11.08	12.07
45	8.33	11.68	12.72
46	8.76	12.30	13.40
47	9.21	12.93	14.10
48	9.69	13.62	14.86
49	10.17	14.33	15.64
50	10.66	15.03	16.41
51	11.13	15.70	17.16
52	11.60	16.37	17.89
53	12.06	17.03	18.61
54	12.46	17.63	19.28
55	12.83	18.16	19.86
56	13.14	18.59	20.33
57	13.36	18.90	20.69
58	13.49	19.10	20.90
59	13.53	19.14	20.95

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	4.36	5.81	6.43
26	4.55	6.08	6.73
27	4.76	6.37	7.05
28	4.97	6.66	7.38
29	5.19	6.97	7.73
30	5.42	7.29	8.09
31	5.65	7.62	8.46
32	5.89	7.94	8.83
33	6.12	8.27	9.19
34	6.35	8.59	9.55
35	6.57	8.91	9.92
36	6.80	9.22	10.28
37	7.03	9.55	10.64
38	7.25	9.86	10.99
39	7.48	10.18	11.35
40	7.70	10.50	11.70
41	7.92	10.81	12.07
42	8.15	11.13	12.43
43	8.40	11.47	12.81
44	8.64	11.81	13.19
45	8.87	12.14	13.57
46	9.11	12.47	13.94
47	9.33	12.79	14.29
48	9.56	13.11	14.65
49	9.77	13.40	14.98
50	9.97	13.67	15.29
51	10.14	13.91	15.55
52	10.28	14.12	15.78
53	10.39	14.28	15.96
54	10.48	14.39	16.08
55	10.52	14.44	16.15
56	10.52	14.43	16.13
57	10.46	14.35	16.05
58	10.36	14.20	15.87
59	10.18	13.96	15.59

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	180 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.72	3.63	3.90
26	2.81	3.78	4.04
27	2.93	3.92	4.21
28	3.04	4.10	4.40
29	3.17	4.28	4.60
30	3.33	4.50	4.83
31	3.48	4.72	5.07
32	3.65	4.97	5.35
33	3.84	5.22	5.63
34	4.04	5.52	5.95
35	4.25	5.82	6.29
36	4.47	6.15	6.64
37	4.71	6.49	7.02
38	4.97	6.86	7.42
39	5.23	7.24	7.84
40	5.51	7.64	8.27
41	5.80	8.06	8.74
42	6.11	8.49	9.22
43	6.43	8.96	9.73
44	6.77	9.44	10.26
45	7.12	9.93	10.81
46	7.48	10.45	11.37
47	7.85	10.98	11.96
48	8.25	11.56	12.60
49	8.65	12.14	13.23
50	9.05	12.72	13.87
51	9.44	13.28	14.49
52	9.81	13.81	15.09
53	10.18	14.35	15.67
54	10.52	14.83	16.21
55	10.81	15.25	16.67
56	11.06	15.60	17.05
57	11.24	15.87	17.34
58	11.34	16.02	17.52
59	11.37	16.06	17.56

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	4.04	5.36	5.92
26	4.22	5.61	6.20
27	4.40	5.87	6.50
28	4.60	6.15	6.81
29	4.81	6.44	7.13
30	5.02	6.74	7.47
31	5.23	7.04	7.81
32	5.45	7.34	8.15
33	5.66	7.64	8.48
34	5.87	7.93	8.82
35	6.09	8.23	9.16
36	6.30	8.52	9.49
37	6.51	8.82	9.81
38	6.71	9.11	10.15
39	6.92	9.40	10.47
40	7.12	9.68	10.79
41	7.32	9.97	11.12
42	7.52	10.25	11.43
43	7.73	10.55	11.77
44	7.95	10.85	12.11
45	8.16	11.14	12.45
46	8.36	11.43	12.77
47	8.56	11.70	13.07
48	8.75	11.97	13.37
49	8.92	12.22	13.65
50	9.08	12.44	13.90
51	9.22	12.63	14.11
52	9.33	12.79	14.29
53	9.41	12.89	14.41
54	9.45	12.96	14.48
55	9.47	12.98	14.51
56	9.45	12.95	14.47
57	9.40	12.87	14.38
58	9.31	12.74	14.23
59	9.17	12.55	14.01

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	365 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.53	3.36	3.58
26	2.61	3.48	3.72
27	2.72	3.61	3.88
28	2.82	3.79	4.06
29	2.95	3.96	4.25
30	3.08	4.15	4.46
31	3.23	4.36	4.68
32	3.38	4.59	4.93
33	3.55	4.82	5.20
34	3.73	5.09	5.48
35	3.93	5.37	5.79
36	4.13	5.66	6.11
37	4.35	5.96	6.45
38	4.58	6.30	6.81
39	4.83	6.65	7.19
40	5.07	7.01	7.59
41	5.34	7.39	8.01
42	5.61	7.79	8.45
43	5.91	8.20	8.90
44	6.20	8.64	9.38
45	6.52	9.07	9.87
46	6.84	9.53	10.37
47	7.16	10.01	10.89
48	7.51	10.51	11.45
49	7.87	11.02	12.01
50	8.22	11.53	12.56
51	8.56	12.01	13.10
52	8.88	12.48	13.62
53	9.20	12.93	14.11
54	9.47	13.33	14.55
55	9.72	13.69	14.95
56	9.93	13.98	15.28
57	10.09	14.21	15.53
58	10.19	14.37	15.70
59	10.25	14.44	15.78

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 365 Day EP is restricted in NY. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	3.64	4.81	5.30
26	3.79	5.03	5.55
27	3.96	5.26	5.81
28	4.14	5.51	6.09
29	4.32	5.77	6.37
30	4.51	6.02	6.67
31	4.70	6.29	6.97
32	4.89	6.56	7.28
33	5.07	6.82	7.56
34	5.25	7.08	7.86
35	5.44	7.33	8.14
36	5.62	7.58	8.43
37	5.80	7.84	8.71
38	5.98	8.08	8.99
39	6.15	8.32	9.26
40	6.31	8.56	9.53
41	6.48	8.80	9.79
42	6.64	9.03	10.05
43	6.81	9.27	10.33
44	6.98	9.51	10.59
45	7.14	9.74	10.86
46	7.31	9.96	11.11
47	7.45	10.17	11.33
48	7.59	10.36	11.55
49	7.70	10.53	11.74
50	7.82	10.68	11.91
51	7.90	10.80	12.06
52	7.98	10.90	12.16
53	8.01	10.94	12.22
54	8.03	10.96	12.24
55	8.02	10.95	12.23
56	8.00	10.93	12.19
57	7.96	10.87	12.12
58	7.90	10.79	12.04
59	7.84	10.69	11.92

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery)
Rider Form(s) IDI2000-PR/RDISA, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	730 Days	Limited	No

Issue Age	6S	5A	4A
18 - 25	2.27	2.99	3.18
26	2.35	3.10	3.31
27	2.43	3.22	3.45
28	2.53	3.37	3.60
29	2.64	3.52	3.76
30	2.76	3.68	3.94
31	2.88	3.86	4.14
32	3.01	4.05	4.35
33	3.16	4.26	4.59
34	3.32	4.49	4.83
35	3.49	4.73	5.09
36	3.66	4.98	5.37
37	3.84	5.24	5.65
38	4.04	5.52	5.97
39	4.24	5.81	6.28
40	4.46	6.13	6.62
41	4.67	6.44	6.96
42	4.90	6.76	7.32
43	5.14	7.11	7.70
44	5.39	7.47	8.09
45	5.64	7.83	8.50
46	5.90	8.20	8.91
47	6.17	8.58	9.33
48	6.45	8.98	9.77
49	6.73	9.39	10.21
50	7.00	9.79	10.65
51	7.27	10.17	11.08
52	7.52	10.54	11.49
53	7.76	10.87	11.86
54	7.97	11.19	12.20
55	8.16	11.45	12.50
56	8.33	11.70	12.77
57	8.47	11.91	13.00
58	8.60	12.07	13.19
59	8.68	12.19	13.32

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, ID, IA, NJ, NY, OK, PA, TX, UT, VT, VA and WA. Please see the "Availability of Selected Policy Features" Section in Misc pages for complete information.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on 3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/RDISA, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	0.98	1.36	1.53
26	1.01	1.41	1.58
27	1.05	1.45	1.63
28	1.08	1.50	1.68
29	1.12	1.55	1.73
30	1.14	1.59	1.78
31	1.18	1.63	1.83
32	1.20	1.68	1.88
33	1.23	1.71	1.91
34	1.25	1.73	1.94
35	1.26	1.75	1.97
36	1.28	1.77	1.99
37	1.28	1.78	2.00
38	1.28	1.78	2.00
39	1.28	1.78	2.00
40	1.27	1.77	1.99
41	1.26	1.75	1.97
42	1.25	1.73	1.95
43	1.22	1.71	1.91
44	1.20	1.68	1.88
45	1.17	1.63	1.84
46	1.13	1.58	1.78
47	1.10	1.53	1.73
48	1.05	1.46	1.65
49	0.99	1.39	1.57
50	0.94	1.31	1.47
51	0.87	1.22	1.37
52	0.81	1.13	1.27
53	0.73	1.02	1.15
54	0.66	0.92	1.03
55	0.58	0.82	0.91
56	0.51	0.71	0.80
57	0.44	0.61	0.68
58	0.38	0.53	0.59
59	0.32	0.45	0.51

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on 3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/RDISA, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	0.48	0.69	0.74
26	0.49	0.70	0.76
27	0.50	0.71	0.78
28	0.52	0.73	0.80
29	0.53	0.75	0.83
30	0.54	0.79	0.84
31	0.56	0.81	0.87
32	0.58	0.84	0.90
33	0.60	0.86	0.93
34	0.62	0.88	0.97
35	0.64	0.91	0.99
36	0.66	0.94	1.02
37	0.68	0.97	1.05
38	0.69	1.00	1.08
39	0.71	1.01	1.11
40	0.72	1.04	1.13
41	0.74	1.06	1.16
42	0.75	1.09	1.18
43	0.77	1.11	1.20
44	0.78	1.12	1.21
45	0.78	1.13	1.23
46	0.79	1.13	1.23
47	0.78	1.13	1.23
48	0.78	1.12	1.22
49	0.76	1.10	1.20
50	0.75	1.07	1.17
51	0.72	1.04	1.13
52	0.69	1.00	1.09
53	0.66	0.94	1.03
54	0.61	0.87	0.96
55	0.56	0.81	0.88
56	0.51	0.73	0.80
57	0.46	0.66	0.71
58	0.40	0.58	0.64
59	0.36	0.52	0.55

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on 3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/RDISA, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	1.06	1.46	1.64
26	1.10	1.52	1.70
27	1.13	1.58	1.76
28	1.17	1.63	1.82
29	1.21	1.68	1.88
30	1.25	1.73	1.95
31	1.28	1.79	2.01
32	1.32	1.84	2.06
33	1.35	1.88	2.11
34	1.38	1.91	2.15
35	1.40	1.95	2.18
36	1.42	1.98	2.21
37	1.43	2.00	2.24
38	1.44	2.01	2.25
39	1.44	2.02	2.26
40	1.44	2.02	2.27
41	1.44	2.02	2.26
42	1.43	2.01	2.25
43	1.43	1.99	2.23
44	1.41	1.97	2.21
45	1.39	1.94	2.18
46	1.37	1.90	2.14
47	1.33	1.86	2.09
48	1.29	1.80	2.03
49	1.24	1.73	1.95
50	1.19	1.66	1.87
51	1.13	1.58	1.77
52	1.06	1.48	1.66
53	0.98	1.37	1.54
54	0.90	1.26	1.42
55	0.82	1.14	1.28
56	0.73	1.02	1.14
57	0.65	0.91	1.01
58	0.57	0.80	0.89
59	0.50	0.69	0.78

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on 3% Simple COLA Benefit
Rider Form(s) IDI2000-PR/RDISA, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	0.52	0.74	0.81
26	0.53	0.76	0.83
27	0.54	0.79	0.84
28	0.56	0.81	0.87
29	0.58	0.84	0.90
30	0.60	0.86	0.94
31	0.62	0.89	0.97
32	0.65	0.92	1.00
33	0.67	0.96	1.04
34	0.69	0.99	1.08
35	0.71	1.02	1.12
36	0.74	1.06	1.15
37	0.77	1.11	1.20
38	0.79	1.15	1.24
39	0.82	1.17	1.28
40	0.84	1.21	1.31
41	0.86	1.24	1.35
42	0.88	1.27	1.39
43	0.91	1.31	1.42
44	0.93	1.32	1.44
45	0.94	1.35	1.47
46	0.96	1.37	1.49
47	0.96	1.38	1.51
48	0.97	1.38	1.51
49	0.96	1.38	1.51
50	0.96	1.37	1.50
51	0.94	1.34	1.47
52	0.92	1.32	1.43
53	0.87	1.27	1.38
54	0.83	1.20	1.30
55	0.78	1.13	1.23
56	0.72	1.04	1.14
57	0.67	0.97	1.05
58	0.61	0.88	0.96
59	0.55	0.80	0.86

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on CPI COLA Benefit 2008
Rider Form(s) IDI2000-PR/RDISA, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	1.50	2.08	2.33
26	1.54	2.13	2.39
27	1.57	2.18	2.45
28	1.62	2.24	2.51
29	1.66	2.29	2.57
30	1.69	2.34	2.63
31	1.72	2.39	2.68
32	1.75	2.43	2.73
33	1.77	2.46	2.76
34	1.79	2.48	2.78
35	1.79	2.50	2.79
36	1.79	2.50	2.80
37	1.79	2.50	2.80
38	1.78	2.48	2.78
39	1.76	2.45	2.76
40	1.74	2.42	2.72
41	1.71	2.39	2.67
42	1.67	2.34	2.63
43	1.64	2.28	2.56
44	1.59	2.22	2.50
45	1.54	2.16	2.41
46	1.49	2.07	2.33
47	1.42	1.99	2.23
48	1.35	1.89	2.12
49	1.27	1.78	1.99
50	1.18	1.66	1.86
51	1.10	1.54	1.72
52	1.01	1.41	1.57
53	0.91	1.27	1.42
54	0.80	1.13	1.27
55	0.70	0.99	1.11
56	0.61	0.85	0.96
57	0.53	0.73	0.82
58	0.44	0.62	0.70
59	0.38	0.53	0.59

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on CPI COLA Benefit 2008
Rider Form(s) IDI2000-PR/RDISA, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	0.72	1.04	1.12
26	0.73	1.05	1.14
27	0.74	1.07	1.15
28	0.75	1.09	1.17
29	0.77	1.10	1.19
30	0.79	1.13	1.22
31	0.80	1.17	1.25
32	0.82	1.20	1.29
33	0.84	1.22	1.31
34	0.86	1.25	1.35
35	0.89	1.28	1.38
36	0.91	1.31	1.42
37	0.93	1.34	1.44
38	0.94	1.36	1.47
39	0.96	1.39	1.50
40	0.98	1.42	1.53
41	0.99	1.44	1.54
42	1.00	1.46	1.56
43	1.01	1.47	1.58
44	1.02	1.48	1.59
45	1.02	1.48	1.59
46	1.01	1.47	1.58
47	1.00	1.46	1.57
48	0.99	1.44	1.54
49	0.96	1.39	1.51
50	0.93	1.35	1.47
51	0.90	1.31	1.42
52	0.86	1.25	1.35
53	0.80	1.17	1.26
54	0.74	1.08	1.17
55	0.68	0.98	1.06
56	0.61	0.88	0.95
57	0.55	0.79	0.85
58	0.48	0.70	0.75
59	0.42	0.60	0.66

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on CPI COLA Benefit 2008
Rider Form(s) IDI2000-PR/RDISA, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	1.63	2.26	2.53
26	1.67	2.32	2.60
27	1.72	2.39	2.67
28	1.77	2.46	2.76
29	1.81	2.53	2.83
30	1.86	2.59	2.90
31	1.91	2.65	2.97
32	1.94	2.70	3.02
33	1.97	2.74	3.07
34	1.99	2.78	3.11
35	2.01	2.79	3.14
36	2.03	2.81	3.15
37	2.03	2.82	3.16
38	2.03	2.82	3.16
39	2.02	2.81	3.15
40	2.00	2.79	3.14
41	1.98	2.77	3.10
42	1.95	2.73	3.06
43	1.92	2.68	3.02
44	1.89	2.64	2.96
45	1.85	2.58	2.90
46	1.79	2.51	2.82
47	1.74	2.43	2.73
48	1.67	2.33	2.62
49	1.59	2.23	2.51
50	1.52	2.11	2.38
51	1.42	1.99	2.23
52	1.33	1.85	2.08
53	1.22	1.70	1.91
54	1.11	1.54	1.74
55	1.00	1.39	1.56
56	0.89	1.23	1.39
57	0.78	1.08	1.22
58	0.68	0.94	1.05
59	0.58	0.81	0.92

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Residual Disability Benefit (without recovery) on CPI COLA Benefit 2008
Rider Form(s) IDI2000-PR/RDISA, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Limited	No

Issue Age	6S	5A	4A
18 - 25	0.79	1.13	1.22
26	0.80	1.16	1.24
27	0.81	1.18	1.27
28	0.83	1.21	1.30
29	0.85	1.23	1.32
30	0.87	1.26	1.36
31	0.90	1.30	1.40
32	0.93	1.33	1.43
33	0.94	1.36	1.48
34	0.97	1.42	1.53
35	1.01	1.46	1.56
36	1.04	1.49	1.61
37	1.06	1.53	1.66
38	1.09	1.58	1.70
39	1.11	1.61	1.74
40	1.14	1.64	1.78
41	1.16	1.69	1.81
42	1.18	1.72	1.85
43	1.20	1.74	1.88
44	1.22	1.76	1.91
45	1.23	1.78	1.92
46	1.24	1.79	1.93
47	1.24	1.80	1.94
48	1.23	1.79	1.93
49	1.22	1.77	1.91
50	1.20	1.74	1.89
51	1.17	1.71	1.84
52	1.14	1.65	1.79
53	1.08	1.57	1.70
54	1.02	1.48	1.60
55	0.95	1.37	1.49
56	0.88	1.27	1.38
57	0.80	1.17	1.26
58	0.72	1.05	1.14
59	0.65	0.95	1.02

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	5 Yrs	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.45	0.62	0.69
26	0.48	0.65	0.73
27	0.50	0.69	0.77
28	0.53	0.73	0.81
29	0.56	0.77	0.86
30	0.59	0.81	0.91
31	0.62	0.85	0.95
32	0.65	0.90	1.01
33	0.68	0.94	1.05
34	0.71	0.99	1.10
35	0.74	1.03	1.15
36	0.78	1.07	1.20
37	0.81	1.11	1.25
38	0.84	1.16	1.30
39	0.86	1.20	1.34
40	0.89	1.24	1.39
41	0.92	1.27	1.43
42	0.94	1.31	1.47
43	0.97	1.34	1.51
44	0.99	1.37	1.54
45	1.00	1.39	1.56
46	1.01	1.40	1.56
47	1.00	1.39	1.56
48	1.00	1.39	1.56
49	0.99	1.38	1.54
50	0.97	1.35	1.52
51	0.95	1.31	1.47
52	0.91	1.26	1.42
53	0.86	1.19	1.33
54	0.80	1.11	1.24
55	0.73	1.02	1.14
56	0.67	0.92	1.03
57	0.60	0.83	0.93
58	0.54	0.75	0.84
59	0.48	0.66	0.74

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	5 Yrs	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.34	0.46	0.51
26	0.35	0.48	0.53
27	0.37	0.50	0.56
28	0.39	0.53	0.59
29	0.41	0.56	0.63
30	0.44	0.60	0.67
31	0.46	0.63	0.71
32	0.49	0.67	0.75
33	0.52	0.71	0.80
34	0.55	0.76	0.85
35	0.59	0.80	0.90
36	0.62	0.85	0.95
37	0.66	0.90	1.01
38	0.70	0.96	1.07
39	0.73	1.01	1.13
40	0.77	1.07	1.20
41	0.81	1.12	1.26
42	0.85	1.18	1.32
43	0.89	1.24	1.39
44	0.93	1.29	1.44
45	0.96	1.33	1.50
46	0.99	1.37	1.53
47	1.01	1.39	1.56
48	1.03	1.43	1.60
49	1.05	1.45	1.63
50	1.05	1.46	1.64
51	1.05	1.45	1.63
52	1.03	1.43	1.61
53	1.00	1.39	1.56
54	0.96	1.33	1.49
55	0.91	1.26	1.41
56	0.85	1.17	1.32
57	0.78	1.09	1.22
58	0.73	1.01	1.13
59	0.66	0.92	1.03

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	1.58	2.18	2.43
26	1.64	2.27	2.54
27	1.72	2.37	2.66
28	1.79	2.48	2.77
29	1.86	2.58	2.89
30	1.94	2.68	3.00
31	2.01	2.78	3.12
32	2.08	2.88	3.22
33	2.14	2.96	3.32
34	2.19	3.04	3.41
35	2.24	3.11	3.49
36	2.28	3.17	3.56
37	2.32	3.22	3.61
38	2.34	3.26	3.65
39	2.36	3.28	3.68
40	2.36	3.29	3.69
41	2.36	3.28	3.68
42	2.34	3.25	3.65
43	2.31	3.21	3.60
44	2.26	3.14	3.53
45	2.19	3.04	3.42
46	2.09	2.91	3.27
47	1.99	2.76	3.10
48	1.86	2.59	2.91
49	1.73	2.41	2.71
50	1.60	2.23	2.50
51	1.46	2.03	2.28
52	1.32	1.84	2.06
53	1.19	1.65	1.86
54	1.07	1.48	1.66
55	0.95	1.32	1.48
56	0.85	1.17	1.31
57	0.76	1.05	1.18
58	0.63	0.87	0.98
59	0.53	0.73	0.82

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	1.01	1.39	1.56
26	1.04	1.44	1.61
27	1.08	1.49	1.67
28	1.12	1.55	1.74
29	1.17	1.61	1.81
30	1.22	1.68	1.88
31	1.27	1.75	1.96
32	1.32	1.83	2.04
33	1.38	1.91	2.14
34	1.44	1.99	2.23
35	1.49	2.07	2.32
36	1.55	2.15	2.41
37	1.61	2.23	2.50
38	1.67	2.31	2.59
39	1.72	2.39	2.67
40	1.77	2.45	2.75
41	1.81	2.51	2.82
42	1.85	2.56	2.88
43	1.87	2.60	2.92
44	1.89	2.62	2.94
45	1.88	2.61	2.94
46	1.85	2.58	2.90
47	1.82	2.52	2.84
48	1.77	2.45	2.76
49	1.70	2.37	2.66
50	1.63	2.27	2.55
51	1.55	2.15	2.42
52	1.46	2.03	2.28
53	1.36	1.89	2.13
54	1.27	1.76	1.98
55	1.17	1.63	1.83
56	1.09	1.51	1.69
57	1.01	1.41	1.58
58	0.85	1.17	1.31
59	0.72	0.98	1.10

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	1.68	2.32	2.60
26	1.76	2.43	2.72
27	1.84	2.55	2.85
28	1.93	2.67	2.99
29	2.01	2.79	3.12
30	2.10	2.91	3.26
31	2.19	3.03	3.40
32	2.27	3.15	3.53
33	2.35	3.26	3.65
34	2.42	3.36	3.77
35	2.49	3.46	3.88
36	2.56	3.55	3.98
37	2.62	3.63	4.08
38	2.66	3.70	4.16
39	2.71	3.77	4.22
40	2.74	3.81	4.28
41	2.76	3.85	4.32
42	2.78	3.87	4.34
43	2.78	3.87	4.35
44	2.77	3.86	4.33
45	2.73	3.81	4.27
46	2.67	3.72	4.17
47	2.60	3.62	4.06
48	2.51	3.50	3.93
49	2.42	3.37	3.78
50	2.32	3.23	3.62
51	2.20	3.06	3.44
52	2.08	2.90	3.26
53	2.02	2.81	3.15
54	1.96	2.72	3.06
55	1.90	2.64	2.96
56	1.84	2.56	2.88
57	1.79	2.49	2.80
58	1.75	2.44	2.74
59	1.71	2.37	2.66

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	1.11	1.53	1.71
26	1.15	1.59	1.78
27	1.20	1.65	1.85
28	1.25	1.73	1.94
29	1.31	1.81	2.03
30	1.37	1.90	2.13
31	1.44	1.99	2.23
32	1.51	2.09	2.34
33	1.59	2.20	2.46
34	1.67	2.31	2.59
35	1.75	2.42	2.71
36	1.83	2.54	2.85
37	1.92	2.66	2.98
38	2.00	2.78	3.12
39	2.09	2.90	3.25
40	2.17	3.02	3.38
41	2.25	3.13	3.51
42	2.33	3.23	3.63
43	2.40	3.33	3.74
44	2.46	3.41	3.83
45	2.49	3.47	3.90
46	2.51	3.49	3.92
47	2.51	3.49	3.93
48	2.51	3.50	3.93
49	2.50	3.48	3.92
50	2.48	3.45	3.88
51	2.44	3.39	3.82
52	2.39	3.32	3.74
53	2.39	3.32	3.74
54	2.39	3.32	3.74
55	2.39	3.32	3.74
56	2.38	3.32	3.73
57	2.38	3.31	3.73
58	2.38	3.32	3.73
59	2.37	3.30	3.71

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	5 Yrs	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.07	0.09	0.10
26	0.07	0.10	0.11
27	0.07	0.10	0.12
28	0.08	0.11	0.12
29	0.08	0.12	0.13
30	0.09	0.12	0.14
31	0.09	0.13	0.15
32	0.10	0.14	0.15
33	0.10	0.14	0.16
34	0.11	0.15	0.17
35	0.11	0.16	0.17
36	0.12	0.16	0.18
37	0.12	0.17	0.19
38	0.12	0.17	0.20
39	0.13	0.18	0.20
40	0.13	0.19	0.21
41	0.14	0.19	0.21
42	0.14	0.19	0.22
43	0.14	0.20	0.22
44	0.14	0.20	0.23
45	0.14	0.20	0.23
46	0.14	0.20	0.23
47	0.14	0.20	0.22
48	0.14	0.19	0.22
49	0.13	0.19	0.21
50	0.13	0.18	0.20
51	0.12	0.17	0.19
52	0.11	0.16	0.18
53	0.10	0.14	0.16
54	0.09	0.12	0.14
55	0.07	0.10	0.12
56	0.06	0.09	0.10
57	0.05	0.07	0.08
58	0.04	0.06	0.06
59	0.03	0.04	0.05

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	5 Yrs	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.05	0.06	0.07
26	0.05	0.07	0.08
27	0.05	0.07	0.08
28	0.06	0.08	0.09
29	0.06	0.08	0.09
30	0.06	0.09	0.10
31	0.07	0.09	0.10
32	0.07	0.10	0.11
33	0.07	0.10	0.12
34	0.08	0.11	0.12
35	0.08	0.12	0.13
36	0.09	0.12	0.14
37	0.09	0.13	0.15
38	0.10	0.14	0.15
39	0.10	0.15	0.16
40	0.11	0.15	0.17
41	0.11	0.16	0.18
42	0.12	0.17	0.19
43	0.13	0.17	0.20
44	0.13	0.18	0.20
45	0.13	0.18	0.21
46	0.13	0.19	0.21
47	0.13	0.19	0.21
48	0.14	0.19	0.21
49	0.13	0.19	0.21
50	0.13	0.18	0.21
51	0.13	0.18	0.20
52	0.12	0.17	0.19
53	0.11	0.16	0.17
54	0.10	0.14	0.16
55	0.09	0.12	0.14
56	0.08	0.11	0.12
57	0.06	0.09	0.10
58	0.05	0.08	0.09
59	0.04	0.06	0.07

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.59	0.81	0.91
26	0.60	0.84	0.94
27	0.62	0.86	0.96
28	0.64	0.88	0.99
29	0.65	0.91	1.01
30	0.67	0.93	1.04
31	0.68	0.94	1.06
32	0.69	0.96	1.08
33	0.70	0.97	1.09
34	0.70	0.98	1.09
35	0.70	0.98	1.10
36	0.70	0.98	1.09
37	0.70	0.97	1.09
38	0.69	0.95	1.07
39	0.67	0.94	1.05
40	0.65	0.91	1.03
41	0.63	0.88	0.99
42	0.61	0.85	0.96
43	0.58	0.81	0.91
44	0.55	0.76	0.86
45	0.51	0.71	0.80
46	0.47	0.65	0.73
47	0.42	0.59	0.66
48	0.37	0.52	0.59
49	0.33	0.46	0.51
50	0.28	0.39	0.44
51	0.24	0.33	0.37
52	0.20	0.27	0.31
53	0.16	0.23	0.25
54	0.13	0.18	0.20
55	0.10	0.14	0.16
56	0.08	0.11	0.13
57	0.06	0.09	0.10
58	0.05	0.07	0.08
59	0.04	0.06	0.06

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.35	0.48	0.54
26	0.35	0.49	0.55
27	0.36	0.50	0.56
28	0.37	0.51	0.57
29	0.37	0.52	0.58
30	0.38	0.53	0.59
31	0.39	0.54	0.61
32	0.40	0.55	0.62
33	0.40	0.56	0.63
34	0.42	0.58	0.65
35	0.42	0.59	0.66
36	0.43	0.60	0.67
37	0.43	0.61	0.68
38	0.44	0.61	0.69
39	0.44	0.61	0.69
40	0.44	0.62	0.69
41	0.44	0.61	0.69
42	0.43	0.61	0.68
43	0.43	0.60	0.67
44	0.41	0.58	0.65
45	0.40	0.56	0.63
46	0.38	0.52	0.59
47	0.35	0.49	0.55
48	0.32	0.45	0.51
49	0.29	0.41	0.46
50	0.26	0.37	0.41
51	0.23	0.32	0.37
52	0.20	0.28	0.32
53	0.17	0.24	0.27
54	0.15	0.20	0.23
55	0.12	0.17	0.19
56	0.10	0.14	0.15
57	0.08	0.11	0.13
58	0.07	0.09	0.10
59	0.05	0.08	0.08

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.64	0.88	0.99
26	0.66	0.91	1.02
27	0.68	0.94	1.05
28	0.70	0.97	1.09
29	0.72	1.00	1.12
30	0.74	1.02	1.15
31	0.75	1.05	1.17
32	0.77	1.07	1.20
33	0.78	1.09	1.22
34	0.79	1.10	1.23
35	0.80	1.11	1.24
36	0.80	1.11	1.25
37	0.80	1.11	1.25
38	0.79	1.10	1.24
39	0.78	1.09	1.23
40	0.77	1.07	1.21
41	0.75	1.05	1.18
42	0.73	1.02	1.15
43	0.71	0.99	1.11
44	0.68	0.95	1.07
45	0.64	0.90	1.01
46	0.60	0.84	0.94
47	0.55	0.77	0.87
48	0.51	0.71	0.79
49	0.46	0.64	0.72
50	0.41	0.57	0.64
51	0.36	0.50	0.56
52	0.31	0.44	0.49
53	0.28	0.39	0.43
54	0.24	0.34	0.38
55	0.21	0.30	0.33
56	0.18	0.25	0.29
57	0.16	0.22	0.25
58	0.14	0.19	0.22
59	0.12	0.17	0.19

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.38	0.53	0.59
26	0.39	0.54	0.60
27	0.40	0.55	0.62
28	0.41	0.56	0.63
29	0.42	0.58	0.65
30	0.43	0.59	0.67
31	0.44	0.61	0.68
32	0.45	0.63	0.70
33	0.46	0.64	0.72
34	0.48	0.66	0.74
35	0.49	0.68	0.76
36	0.50	0.69	0.78
37	0.51	0.71	0.80
38	0.52	0.72	0.81
39	0.53	0.74	0.83
40	0.53	0.75	0.84
41	0.54	0.75	0.84
42	0.54	0.75	0.84
43	0.54	0.75	0.84
44	0.53	0.74	0.83
45	0.52	0.72	0.81
46	0.50	0.70	0.78
47	0.48	0.67	0.75
48	0.45	0.63	0.71
49	0.43	0.59	0.67
50	0.40	0.55	0.62
51	0.36	0.51	0.57
52	0.33	0.46	0.52
53	0.30	0.42	0.48
54	0.27	0.38	0.43
55	0.25	0.35	0.39
56	0.22	0.31	0.35
57	0.20	0.28	0.32
58	0.18	0.26	0.29
59	0.17	0.23	0.26

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	5 Yrs	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.09	0.12	0.13
26	0.09	0.12	0.14
27	0.10	0.13	0.15
28	0.10	0.14	0.16
29	0.11	0.15	0.17
30	0.11	0.16	0.18
31	0.12	0.17	0.18
32	0.13	0.17	0.19
33	0.13	0.18	0.20
34	0.14	0.19	0.21
35	0.14	0.20	0.22
36	0.15	0.21	0.23
37	0.15	0.21	0.24
38	0.16	0.22	0.25
39	0.16	0.23	0.26
40	0.17	0.24	0.27
41	0.17	0.24	0.27
42	0.18	0.25	0.28
43	0.18	0.25	0.28
44	0.18	0.26	0.29
45	0.18	0.26	0.29
46	0.18	0.25	0.29
47	0.18	0.25	0.28
48	0.17	0.24	0.27
49	0.17	0.24	0.27
50	0.16	0.23	0.25
51	0.15	0.21	0.24
52	0.14	0.20	0.22
53	0.12	0.17	0.19
54	0.11	0.15	0.17
55	0.09	0.13	0.14
56	0.07	0.10	0.12
57	0.06	0.08	0.10
58	0.05	0.07	0.08
59	0.04	0.05	0.06

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	5 Yrs	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.06	0.08	0.09
26	0.06	0.09	0.10
27	0.07	0.09	0.10
28	0.07	0.10	0.11
29	0.07	0.10	0.12
30	0.08	0.11	0.12
31	0.08	0.12	0.13
32	0.09	0.12	0.14
33	0.09	0.13	0.15
34	0.10	0.14	0.16
35	0.11	0.15	0.17
36	0.11	0.16	0.18
37	0.12	0.17	0.19
38	0.13	0.17	0.20
39	0.13	0.18	0.21
40	0.14	0.19	0.22
41	0.15	0.20	0.23
42	0.15	0.21	0.24
43	0.16	0.22	0.25
44	0.16	0.23	0.26
45	0.17	0.23	0.26
46	0.17	0.24	0.27
47	0.17	0.24	0.27
48	0.17	0.24	0.27
49	0.17	0.24	0.27
50	0.17	0.23	0.26
51	0.16	0.22	0.25
52	0.15	0.21	0.24
53	0.14	0.19	0.22
54	0.12	0.17	0.19
55	0.11	0.15	0.17
56	0.09	0.13	0.15
57	0.08	0.11	0.12
58	0.06	0.09	0.10
59	0.05	0.07	0.08

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.93	1.29	1.45
26	0.95	1.32	1.48
27	0.97	1.35	1.51
28	0.99	1.37	1.54
29	1.01	1.40	1.56
30	1.02	1.42	1.59
31	1.03	1.44	1.61
32	1.04	1.45	1.63
33	1.05	1.45	1.63
34	1.05	1.45	1.63
35	1.04	1.45	1.62
36	1.03	1.43	1.60
37	1.01	1.41	1.58
38	0.99	1.38	1.55
39	0.96	1.34	1.51
40	0.93	1.30	1.46
41	0.90	1.25	1.40
42	0.86	1.19	1.34
43	0.81	1.13	1.27
44	0.76	1.06	1.19
45	0.70	0.97	1.09
46	0.63	0.88	0.99
47	0.57	0.79	0.89
48	0.50	0.70	0.78
49	0.43	0.60	0.68
50	0.37	0.51	0.58
51	0.31	0.43	0.48
52	0.25	0.35	0.39
53	0.20	0.29	0.32
54	0.16	0.23	0.26
55	0.13	0.18	0.20
56	0.10	0.14	0.15
57	0.07	0.10	0.12
58	0.06	0.08	0.09
59	0.05	0.07	0.08

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.55	0.76	0.85
26	0.55	0.76	0.85
27	0.55	0.77	0.86
28	0.56	0.78	0.87
29	0.57	0.79	0.88
30	0.57	0.80	0.89
31	0.58	0.81	0.91
32	0.59	0.82	0.92
33	0.60	0.83	0.93
34	0.61	0.84	0.95
35	0.61	0.85	0.96
36	0.62	0.86	0.97
37	0.62	0.87	0.97
38	0.62	0.87	0.98
39	0.62	0.87	0.97
40	0.62	0.86	0.97
41	0.61	0.85	0.96
42	0.60	0.84	0.94
43	0.59	0.82	0.92
44	0.57	0.79	0.89
45	0.54	0.75	0.85
46	0.51	0.71	0.79
47	0.47	0.65	0.74
48	0.43	0.60	0.67
49	0.39	0.54	0.61
50	0.34	0.48	0.54
51	0.30	0.42	0.47
52	0.26	0.36	0.40
53	0.22	0.31	0.34
54	0.18	0.25	0.29
55	0.15	0.21	0.23
56	0.12	0.17	0.19
57	0.10	0.14	0.15
58	0.08	0.11	0.12
59	0.07	0.09	0.10

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	1.02	1.42	1.59
26	1.05	1.45	1.62
27	1.07	1.49	1.66
28	1.10	1.52	1.70
29	1.12	1.55	1.74
30	1.14	1.58	1.77
31	1.16	1.61	1.81
32	1.17	1.63	1.83
33	1.18	1.64	1.84
34	1.19	1.65	1.85
35	1.19	1.65	1.85
36	1.18	1.65	1.84
37	1.17	1.63	1.83
38	1.16	1.61	1.81
39	1.13	1.58	1.77
40	1.11	1.54	1.73
41	1.07	1.50	1.68
42	1.04	1.45	1.62
43	0.99	1.39	1.56
44	0.94	1.32	1.48
45	0.89	1.24	1.39
46	0.82	1.14	1.28
47	0.75	1.05	1.18
48	0.68	0.95	1.06
49	0.61	0.85	0.95
50	0.54	0.75	0.84
51	0.47	0.65	0.73
52	0.40	0.56	0.63
53	0.35	0.49	0.55
54	0.31	0.43	0.48
55	0.26	0.37	0.41
56	0.23	0.31	0.35
57	0.19	0.27	0.30
58	0.17	0.23	0.26
59	0.15	0.20	0.23

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company - NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Transitional Your Occupation Benefit 2007
Rider Form(s) IDIPE07-1, etc. and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Not Applicable	No

Issue Age	6S	5A	4A
18 - 25	0.60	0.84	0.94
26	0.61	0.84	0.95
27	0.62	0.85	0.96
28	0.63	0.87	0.97
29	0.64	0.88	0.99
30	0.65	0.90	1.01
31	0.66	0.92	1.03
32	0.67	0.94	1.05
33	0.69	0.95	1.07
34	0.70	0.97	1.09
35	0.71	0.99	1.11
36	0.73	1.01	1.13
37	0.74	1.02	1.15
38	0.74	1.04	1.16
39	0.75	1.05	1.17
40	0.75	1.05	1.18
41	0.75	1.05	1.18
42	0.75	1.04	1.17
43	0.74	1.03	1.16
44	0.73	1.01	1.14
45	0.71	0.98	1.10
46	0.67	0.94	1.06
47	0.64	0.89	1.00
48	0.60	0.84	0.94
49	0.56	0.78	0.88
50	0.52	0.72	0.81
51	0.47	0.65	0.74
52	0.42	0.59	0.66
53	0.38	0.53	0.60
54	0.35	0.48	0.54
55	0.31	0.43	0.49
56	0.28	0.39	0.44
57	0.25	0.35	0.39
58	0.22	0.31	0.35
59	0.20	0.28	0.31

Nov 11, 11 17:27

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	2.24	3.53	6.63	3.07	8.23	3.42
26	2.33	3.68	6.91	3.20	8.58	3.58
27	2.44	3.85	7.24	3.35	8.98	3.74
28	2.54	4.01	7.54	3.49	9.35	3.90
29	2.65	4.19	7.86	3.64	9.76	4.07
30	2.76	4.36	8.19	3.79	10.16	4.24
31	2.86	4.53	8.51	3.94	10.56	4.41
32	2.97	4.70	8.83	4.09	10.96	4.57
33	3.06	4.85	9.12	4.22	11.31	4.72
34	3.15	5.00	9.40	4.35	11.66	4.87
35	3.23	5.14	9.66	4.47	11.98	5.00
36	3.31	5.27	9.89	4.58	12.27	5.12
37	3.38	5.38	10.11	4.68	12.54	5.24
38	3.44	5.47	10.28	4.76	12.76	5.33
39	3.50	5.57	10.45	4.84	12.97	5.42
40	3.54	5.64	10.58	4.90	13.13	5.49
41	3.57	5.69	10.69	4.95	13.27	5.54
42	3.60	5.73	10.76	4.98	13.35	5.59
43	3.61	5.76	10.82	5.01	13.43	5.61
44	3.62	5.77	10.84	5.02	13.45	5.63
45	3.61	5.76	10.82	5.01	13.43	5.62
46	3.59	5.73	10.76	4.98	13.35	5.58
47	3.55	5.67	10.65	4.93	13.21	5.52
48	3.49	7.22	12.52	4.83	15.53	5.42
49	3.40	8.67	14.24	4.71	17.67	5.29
50	3.30	9.99	15.79	4.57	19.60	5.13
51	3.18	11.16	17.15	4.41	21.27	4.95
52	3.06	12.19	18.32	4.24	22.73	4.75
53	2.91	13.87	20.84	4.02	25.86	4.51
54	2.75	15.30	22.98	3.80	28.52	4.26
55	2.58	16.42	24.68	3.57	30.62	4.00
56	2.42	17.28	25.97	3.34	32.22	3.75
57	2.27	18.00	27.04	3.13	33.55	3.50
58	2.00	17.46	26.23	2.76	32.55	3.08
59	1.79	16.91	25.40	2.45	31.52	2.74

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	1.71	2.67	5.01	2.32	6.22	2.58
26	1.76	2.76	5.18	2.40	6.43	2.67
27	1.83	2.86	5.38	2.49	6.67	2.77
28	1.90	2.98	5.59	2.59	6.94	2.88
29	1.97	3.09	5.81	2.69	7.21	3.00
30	2.06	3.23	6.07	2.81	7.53	3.13
31	2.15	3.37	6.33	2.93	7.85	3.27
32	2.24	3.53	6.63	3.07	8.23	3.42
33	2.34	3.69	6.93	3.21	8.60	3.58
34	2.45	3.86	7.26	3.36	9.00	3.75
35	2.56	4.04	7.58	3.51	9.41	3.92
36	2.67	4.22	7.93	3.67	9.84	4.10
37	2.79	4.40	8.27	3.83	10.26	4.28
38	2.91	4.59	8.62	3.99	10.69	4.47
39	3.02	4.78	8.99	4.16	11.15	4.65
40	3.14	4.98	9.35	4.33	11.60	4.84
41	3.26	5.16	9.70	4.49	12.03	5.03
42	3.37	5.34	10.02	4.64	12.44	5.20
43	3.48	5.52	10.37	4.80	12.86	5.38
44	3.59	5.69	10.69	4.95	13.27	5.55
45	3.68	5.85	10.99	5.09	13.64	5.70
46	3.77	5.99	11.25	5.21	13.96	5.84
47	3.84	6.11	11.47	5.31	14.23	5.96
48	3.90	6.20	11.64	5.39	14.45	6.05
49	3.94	6.27	11.77	5.45	14.61	6.11
50	3.96	6.30	11.84	5.48	14.69	6.15
51	3.96	6.30	11.84	5.48	14.69	6.15
52	3.94	6.27	11.77	5.45	14.61	6.12
53	3.87	8.61	15.02	5.35	18.93	6.01
54	3.78	10.83	18.07	5.23	22.99	5.87
55	3.68	12.85	20.85	5.08	26.68	5.71
56	3.56	14.71	23.38	4.92	30.06	5.53
57	3.44	16.42	25.70	4.76	33.17	5.34
58	3.08	16.62	25.70	4.25	33.26	4.77
59	2.79	16.74	25.65	3.83	33.26	4.30

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	2.38	3.75	7.04	3.26	8.74	3.64
26	2.49	3.93	7.39	3.42	9.17	3.81
27	2.60	4.12	7.73	3.58	9.59	4.00
28	2.73	4.31	8.10	3.75	10.05	4.19
29	2.85	4.51	8.47	3.92	10.51	4.38
30	2.98	4.72	8.86	4.10	10.99	4.58
31	3.10	4.92	9.24	4.28	11.47	4.78
32	3.23	5.12	9.61	4.45	11.93	4.98
33	3.35	5.31	9.98	4.62	12.38	5.17
34	3.46	5.50	10.32	4.78	12.81	5.35
35	3.57	5.68	10.67	4.94	13.24	5.53
36	3.68	5.85	10.99	5.09	13.64	5.70
37	3.78	6.01	11.30	5.23	14.02	5.86
38	3.88	6.18	11.60	5.37	14.39	6.02
39	3.97	6.33	11.88	5.50	14.74	6.16
40	4.06	6.46	12.14	5.62	15.06	6.30
41	4.14	6.60	12.40	5.74	15.38	6.43
42	4.21	6.72	12.61	5.84	15.65	6.55
43	4.29	6.84	12.85	5.95	15.95	6.67
44	4.36	6.96	13.07	6.05	16.21	6.78
45	4.42	7.05	13.24	6.13	16.43	6.88
46	4.47	7.14	13.41	6.21	16.64	6.96
47	4.51	7.21	13.54	6.27	16.80	7.03
48	4.54	9.42	16.33	6.30	20.26	7.07
49	4.55	11.63	19.11	6.32	23.71	7.09
50	4.56	13.83	21.88	6.33	27.14	7.10
51	4.55	15.99	24.57	6.32	30.49	7.08
52	4.53	18.08	27.17	6.29	33.71	7.05
53	4.50	21.56	32.40	6.25	40.20	7.01
54	4.47	24.96	37.50	6.20	46.52	6.95
55	4.41	28.15	42.30	6.12	52.49	6.87
56	4.34	31.21	46.89	6.03	58.18	6.76
57	4.26	33.98	51.06	5.91	63.36	6.62
58	4.17	36.56	54.93	5.78	68.16	6.48
59	4.05	38.78	58.27	5.62	72.30	6.30

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	1.85	2.90	5.44	2.52	6.75	2.81
26	1.92	3.01	5.66	2.62	7.02	2.92
27	2.01	3.14	5.90	2.73	7.32	3.05
28	2.09	3.29	6.18	2.86	7.66	3.19
29	2.19	3.44	6.46	2.99	8.01	3.34
30	2.29	3.61	6.78	3.14	8.42	3.50
31	2.41	3.80	7.13	3.30	8.84	3.68
32	2.53	3.99	7.50	3.47	9.30	3.87
33	2.66	4.20	7.88	3.65	9.78	4.08
34	2.80	4.43	8.32	3.85	10.32	4.30
35	2.95	4.66	8.75	4.05	10.85	4.53
36	3.10	4.90	9.20	4.26	11.42	4.77
37	3.26	5.16	9.70	4.49	12.03	5.02
38	3.43	5.43	10.20	4.72	12.65	5.28
39	3.60	5.70	10.71	4.96	13.29	5.55
40	3.78	5.99	11.25	5.21	13.96	5.83
41	3.96	6.28	11.79	5.46	14.63	6.12
42	4.14	6.58	12.36	5.72	15.33	6.41
43	4.33	6.88	12.92	5.98	16.03	6.71
44	4.52	7.19	13.50	6.25	16.75	7.01
45	4.72	7.50	14.08	6.52	17.47	7.32
46	4.90	7.81	14.67	6.79	18.20	7.62
47	5.10	8.12	15.25	7.06	18.92	7.92
48	5.29	8.43	15.83	7.33	19.64	8.23
49	5.48	8.73	16.39	7.59	20.34	8.53
50	5.66	9.03	16.96	7.85	21.04	8.82
51	5.83	9.29	17.45	8.08	21.65	9.09
52	5.98	9.55	17.93	8.30	22.24	9.33
53	6.13	13.70	23.90	8.51	30.11	9.57
54	6.25	17.97	30.00	8.68	38.15	9.77
55	6.35	22.31	36.20	8.82	46.33	9.92
56	6.42	26.67	42.39	8.92	54.50	10.03
57	6.45	30.91	48.38	8.96	62.43	10.08
58	6.46	35.11	54.31	8.98	70.27	10.11
59	6.43	39.02	59.80	8.93	77.54	10.05

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	0.76	1.22	2.29	1.06	2.84	1.19
26	0.79	1.25	2.35	1.09	2.92	1.22
27	0.81	1.29	2.42	1.12	3.00	1.26
28	0.83	1.32	2.48	1.15	3.08	1.29
29	0.85	1.37	2.57	1.19	3.19	1.33
30	0.88	1.39	2.61	1.21	3.24	1.36
31	0.89	1.43	2.68	1.24	3.32	1.39
32	0.91	1.45	2.72	1.26	3.38	1.42
33	0.92	1.47	2.76	1.28	3.43	1.43
34	0.93	1.48	2.79	1.29	3.46	1.45
35	0.93	1.50	2.81	1.30	3.48	1.45
36	0.93	1.50	2.81	1.30	3.48	1.46
37	0.93	1.48	2.79	1.29	3.46	1.45
38	0.92	1.47	2.76	1.28	3.43	1.44
39	0.91	1.45	2.72	1.26	3.38	1.42
40	0.89	1.43	2.68	1.24	3.32	1.39
41	0.87	1.39	2.61	1.21	3.24	1.36
42	0.85	1.36	2.55	1.18	3.16	1.33
43	0.82	1.31	2.46	1.14	3.06	1.28
44	0.78	1.27	2.38	1.10	2.95	1.23
45	0.75	1.21	2.27	1.05	2.81	1.17
46	0.71	1.14	2.14	0.99	2.65	1.11
47	0.67	1.07	2.01	0.93	2.49	1.04
48	0.61	1.29	2.23	0.86	2.77	0.96
49	0.56	1.44	2.36	0.78	2.93	0.88
50	0.50	1.53	2.42	0.70	3.00	0.79
51	0.45	1.59	2.45	0.63	3.04	0.70
52	0.39	1.58	2.38	0.55	2.95	0.61
53	0.34	1.62	2.44	0.47	3.02	0.53
54	0.28	1.61	2.42	0.40	3.00	0.45
55	0.24	1.52	2.28	0.33	2.83	0.37
56	0.20	1.40	2.10	0.27	2.61	0.31
57	0.16	1.27	1.90	0.22	2.36	0.25
58	0.13	1.14	1.71	0.18	2.12	0.20
59	0.11	1.04	1.56	0.15	1.93	0.16

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	0.52	0.83	1.56	0.72	1.93	0.81
26	0.53	0.84	1.58	0.73	1.96	0.82
27	0.53	0.85	1.60	0.74	1.98	0.83
28	0.55	0.87	1.64	0.76	2.04	0.85
29	0.56	0.90	1.68	0.78	2.09	0.87
30	0.57	0.91	1.71	0.79	2.12	0.89
31	0.58	0.93	1.75	0.81	2.17	0.91
32	0.59	0.95	1.79	0.83	2.22	0.93
33	0.61	0.98	1.84	0.85	2.28	0.95
34	0.63	1.00	1.88	0.87	2.33	0.98
35	0.64	1.02	1.92	0.89	2.39	1.00
36	0.65	1.04	1.94	0.90	2.41	1.02
37	0.66	1.06	1.99	0.92	2.47	1.04
38	0.67	1.08	2.03	0.94	2.52	1.05
39	0.68	1.09	2.05	0.95	2.55	1.06
40	0.69	1.10	2.07	0.96	2.57	1.07
41	0.69	1.10	2.07	0.96	2.57	1.08
42	0.69	1.10	2.07	0.96	2.57	1.08
43	0.69	1.10	2.07	0.96	2.57	1.08
44	0.68	1.09	2.05	0.95	2.55	1.07
45	0.67	1.08	2.03	0.94	2.52	1.05
46	0.66	1.06	1.99	0.92	2.47	1.03
47	0.64	1.02	1.92	0.89	2.39	1.00
48	0.61	0.98	1.84	0.85	2.28	0.96
49	0.58	0.93	1.75	0.81	2.17	0.91
50	0.54	0.87	1.64	0.76	2.04	0.85
51	0.50	0.81	1.51	0.70	1.88	0.79
52	0.46	0.74	1.38	0.64	1.72	0.72
53	0.41	0.93	1.63	0.58	2.05	0.65
54	0.37	1.06	1.76	0.51	2.24	0.58
55	0.32	1.11	1.81	0.44	2.31	0.50
56	0.27	1.14	1.81	0.38	2.32	0.43
57	0.23	1.10	1.73	0.32	2.23	0.36
58	0.19	1.06	1.63	0.27	2.11	0.30
59	0.16	1.01	1.54	0.23	2.00	0.25

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	0.83	1.32	2.48	1.15	3.08	1.29
26	0.86	1.37	2.57	1.19	3.19	1.33
27	0.89	1.41	2.66	1.23	3.30	1.38
28	0.91	1.46	2.74	1.27	3.40	1.42
29	0.94	1.51	2.83	1.31	3.51	1.47
30	0.97	1.54	2.89	1.34	3.59	1.51
31	0.99	1.59	2.98	1.38	3.70	1.54
32	1.01	1.62	3.05	1.41	3.78	1.58
33	1.03	1.64	3.09	1.43	3.83	1.61
34	1.04	1.67	3.13	1.45	3.89	1.63
35	1.06	1.69	3.18	1.47	3.94	1.65
36	1.06	1.70	3.20	1.48	3.97	1.66
37	1.07	1.71	3.22	1.49	3.99	1.67
38	1.07	1.70	3.20	1.48	3.97	1.66
39	1.06	1.70	3.20	1.48	3.97	1.66
40	1.05	1.68	3.15	1.46	3.91	1.64
41	1.03	1.66	3.11	1.44	3.86	1.62
42	1.02	1.63	3.07	1.42	3.81	1.60
43	1.00	1.60	3.00	1.39	3.73	1.56
44	0.97	1.56	2.94	1.36	3.64	1.53
45	0.95	1.52	2.85	1.32	3.54	1.48
46	0.91	1.46	2.74	1.27	3.40	1.43
47	0.88	1.40	2.64	1.22	3.27	1.37
48	0.83	1.73	3.01	1.16	3.73	1.30
49	0.78	2.01	3.30	1.09	4.09	1.22
50	0.73	2.23	3.53	1.02	4.37	1.14
51	0.67	2.38	3.65	0.94	4.53	1.06
52	0.62	2.47	3.72	0.86	4.61	0.97
53	0.56	2.69	4.04	0.78	5.02	0.88
54	0.50	2.82	4.23	0.70	5.25	0.79
55	0.45	2.90	4.35	0.63	5.40	0.70
56	0.39	2.85	4.28	0.55	5.31	0.62
57	0.34	2.76	4.15	0.48	5.15	0.54
58	0.30	2.66	3.99	0.42	4.95	0.47
59	0.26	2.48	3.73	0.36	4.63	0.41

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDI2000-PR/G3SC, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	0.57	0.91	1.71	0.79	2.12	0.88
26	0.58	0.92	1.73	0.80	2.14	0.90
27	0.59	0.94	1.77	0.82	2.20	0.92
28	0.61	0.97	1.81	0.84	2.25	0.94
29	0.62	1.00	1.88	0.87	2.33	0.97
30	0.64	1.02	1.92	0.89	2.39	1.00
31	0.66	1.06	1.99	0.92	2.47	1.03
32	0.68	1.08	2.03	0.94	2.52	1.06
33	0.70	1.12	2.10	0.97	2.60	1.09
34	0.72	1.15	2.16	1.00	2.68	1.12
35	0.74	1.18	2.22	1.03	2.76	1.16
36	0.76	1.22	2.29	1.06	2.84	1.19
37	0.78	1.25	2.35	1.09	2.92	1.22
38	0.80	1.28	2.40	1.11	2.97	1.25
39	0.82	1.31	2.46	1.14	3.06	1.28
40	0.83	1.33	2.51	1.16	3.11	1.30
41	0.85	1.36	2.55	1.18	3.16	1.33
42	0.86	1.37	2.57	1.19	3.19	1.34
43	0.87	1.39	2.61	1.21	3.24	1.36
44	0.87	1.40	2.64	1.22	3.27	1.37
45	0.87	1.40	2.64	1.22	3.27	1.37
46	0.87	1.40	2.64	1.22	3.27	1.37
47	0.87	1.39	2.61	1.21	3.24	1.36
48	0.85	1.37	2.57	1.19	3.19	1.34
49	0.83	1.33	2.51	1.16	3.11	1.31
50	0.81	1.29	2.42	1.12	3.00	1.27
51	0.78	1.24	2.33	1.08	2.89	1.22
52	0.74	1.20	2.25	1.04	2.79	1.17
53	0.70	1.58	2.75	0.98	3.47	1.10
54	0.65	1.88	3.15	0.91	4.00	1.03
55	0.60	2.13	3.45	0.84	4.41	0.95
56	0.55	2.30	3.66	0.77	4.71	0.87
57	0.50	2.42	3.78	0.70	4.88	0.79
58	0.45	2.50	3.87	0.64	5.01	0.72
59	0.41	2.49	3.82	0.57	4.95	0.65

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 65	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	1.22	1.94	3.65	1.69	4.53	1.89
26	1.24	1.98	3.72	1.72	4.61	1.93
27	1.27	2.02	3.80	1.76	4.72	1.97
28	1.30	2.07	3.89	1.80	4.82	2.01
29	1.32	2.10	3.95	1.83	4.90	2.05
30	1.34	2.14	4.02	1.86	4.98	2.09
31	1.36	2.17	4.08	1.89	5.07	2.12
32	1.37	2.20	4.13	1.91	5.12	2.14
33	1.38	2.21	4.15	1.92	5.15	2.15
34	1.38	2.21	4.15	1.92	5.15	2.16
35	1.38	2.21	4.15	1.92	5.15	2.15
36	1.37	2.19	4.10	1.90	5.09	2.14
37	1.35	2.17	4.08	1.89	5.07	2.12
38	1.33	2.13	4.00	1.85	4.96	2.08
39	1.30	2.09	3.93	1.82	4.88	2.04
40	1.27	2.04	3.82	1.77	4.74	1.99
41	1.23	1.98	3.72	1.72	4.61	1.93
42	1.19	1.90	3.56	1.65	4.42	1.86
43	1.14	1.83	3.43	1.59	4.26	1.78
44	1.08	1.74	3.26	1.51	4.05	1.70
45	1.02	1.64	3.09	1.43	3.83	1.61
46	0.96	1.54	2.89	1.34	3.59	1.51
47	0.90	1.44	2.70	1.25	3.35	1.40
48	0.82	1.70	2.95	1.14	3.67	1.28
49	0.74	1.90	3.11	1.03	3.86	1.16
50	0.66	2.01	3.18	0.92	3.95	1.03
51	0.58	2.05	3.15	0.81	3.91	0.91
52	0.50	2.01	3.02	0.70	3.75	0.78
53	0.43	2.07	3.11	0.60	3.86	0.67
54	0.36	2.01	3.02	0.50	3.75	0.56
55	0.30	1.89	2.83	0.41	3.52	0.46
56	0.24	1.71	2.57	0.33	3.18	0.38
57	0.19	1.55	2.33	0.27	2.89	0.30
58	0.15	1.33	2.00	0.21	2.48	0.24
59	0.13	1.24	1.87	0.18	2.32	0.20

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 65	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	0.82	1.30	2.44	1.13	3.03	1.27
26	0.82	1.31	2.46	1.14	3.06	1.28
27	0.83	1.32	2.48	1.15	3.08	1.29
28	0.84	1.33	2.51	1.16	3.11	1.31
29	0.85	1.36	2.55	1.18	3.16	1.32
30	0.86	1.37	2.57	1.19	3.19	1.34
31	0.87	1.39	2.61	1.21	3.24	1.36
32	0.89	1.41	2.66	1.23	3.30	1.38
33	0.90	1.44	2.70	1.25	3.35	1.41
34	0.91	1.46	2.74	1.27	3.40	1.43
35	0.93	1.48	2.79	1.29	3.46	1.45
36	0.94	1.51	2.83	1.31	3.51	1.47
37	0.95	1.52	2.85	1.32	3.54	1.48
38	0.96	1.53	2.87	1.33	3.56	1.50
39	0.96	1.54	2.89	1.34	3.59	1.50
40	0.97	1.54	2.89	1.34	3.59	1.50
41	0.96	1.54	2.89	1.34	3.59	1.51
42	0.96	1.53	2.87	1.33	3.56	1.49
43	0.94	1.52	2.85	1.32	3.54	1.48
44	0.93	1.48	2.79	1.29	3.46	1.46
45	0.91	1.46	2.74	1.27	3.40	1.42
46	0.88	1.41	2.66	1.23	3.30	1.38
47	0.85	1.36	2.55	1.18	3.16	1.33
48	0.81	1.29	2.42	1.12	3.00	1.26
49	0.76	1.22	2.29	1.06	2.84	1.19
50	0.70	1.13	2.12	0.98	2.63	1.10
51	0.65	1.04	1.94	0.90	2.41	1.02
52	0.59	0.94	1.77	0.82	2.20	0.92
53	0.52	1.18	2.05	0.73	2.58	0.82
54	0.46	1.32	2.21	0.64	2.81	0.72
55	0.39	1.39	2.26	0.55	2.89	0.62
56	0.34	1.41	2.23	0.47	2.87	0.52
57	0.28	1.35	2.11	0.39	2.72	0.44
58	0.23	1.25	1.94	0.32	2.50	0.36
59	0.19	1.18	1.81	0.27	2.34	0.30

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Female	To Age 67	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	1.34	2.13	4.00	1.85	4.96	2.08
26	1.37	2.19	4.10	1.90	5.09	2.13
27	1.40	2.24	4.21	1.95	5.23	2.18
28	1.44	2.29	4.30	1.99	5.33	2.23
29	1.47	2.35	4.41	2.04	5.47	2.29
30	1.50	2.39	4.49	2.08	5.57	2.33
31	1.53	2.44	4.58	2.12	5.68	2.38
32	1.55	2.47	4.64	2.15	5.76	2.41
33	1.56	2.50	4.69	2.17	5.82	2.44
34	1.57	2.52	4.73	2.19	5.87	2.45
35	1.58	2.52	4.73	2.19	5.87	2.46
36	1.58	2.52	4.73	2.19	5.87	2.46
37	1.57	2.51	4.71	2.18	5.84	2.45
38	1.55	2.48	4.67	2.16	5.79	2.43
39	1.53	2.46	4.62	2.14	5.74	2.40
40	1.51	2.42	4.54	2.10	5.63	2.36
41	1.48	2.37	4.45	2.06	5.52	2.31
42	1.44	2.31	4.34	2.01	5.39	2.25
43	1.40	2.24	4.21	1.95	5.23	2.19
44	1.35	2.17	4.08	1.89	5.07	2.12
45	1.30	2.09	3.93	1.82	4.88	2.04
46	1.25	2.00	3.76	1.74	4.66	1.95
47	1.18	1.90	3.56	1.65	4.42	1.86
48	1.11	2.32	4.02	1.55	4.98	1.74
49	1.03	2.65	4.35	1.44	5.40	1.62
50	0.96	2.91	4.60	1.33	5.70	1.50
51	0.87	3.09	4.74	1.22	5.89	1.37
52	0.79	3.19	4.80	1.11	5.95	1.24
53	0.71	3.45	5.18	1.00	6.43	1.12
54	0.63	3.54	5.32	0.88	6.60	0.99
55	0.56	3.59	5.39	0.78	6.69	0.87
56	0.49	3.52	5.29	0.68	6.56	0.76
57	0.42	3.39	5.10	0.59	6.32	0.66
58	0.36	3.16	4.75	0.50	5.90	0.57
59	0.31	2.97	4.46	0.43	5.53	0.49

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Your Occupation Benefit
Rider Form(s) IDI2000-PE/YOCC and IDIPR08-2, etc. Attached
Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Sex	Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker
Male	To Age 67	Not Applicable	Limited	No

Occ Class	**6S**	**5S**	**5I**	**5A**	**4M**	**4A**
Issue Age						
18 - 25	0.90	1.44	2.70	1.25	3.35	1.40
26	0.91	1.45	2.72	1.26	3.38	1.42
27	0.92	1.47	2.76	1.28	3.43	1.43
28	0.94	1.50	2.81	1.30	3.48	1.46
29	0.95	1.53	2.87	1.33	3.56	1.49
30	0.97	1.55	2.92	1.35	3.62	1.52
31	0.99	1.59	2.98	1.38	3.70	1.55
32	1.02	1.62	3.05	1.41	3.78	1.58
33	1.04	1.66	3.11	1.44	3.86	1.62
34	1.06	1.69	3.18	1.47	3.94	1.66
35	1.08	1.74	3.26	1.51	4.05	1.69
36	1.11	1.77	3.33	1.54	4.13	1.72
37	1.13	1.81	3.39	1.57	4.21	1.76
38	1.14	1.83	3.43	1.59	4.26	1.79
39	1.16	1.86	3.50	1.62	4.34	1.81
40	1.18	1.89	3.54	1.64	4.40	1.83
41	1.18	1.90	3.56	1.65	4.42	1.85
42	1.19	1.91	3.59	1.66	4.45	1.86
43	1.19	1.91	3.59	1.66	4.45	1.87
44	1.19	1.91	3.59	1.66	4.45	1.87
45	1.19	1.90	3.56	1.65	4.42	1.86
46	1.17	1.89	3.54	1.64	4.40	1.84
47	1.16	1.85	3.48	1.61	4.31	1.81
48	1.13	1.81	3.39	1.57	4.21	1.77
49	1.09	1.75	3.28	1.52	4.07	1.71
50	1.05	1.68	3.15	1.46	3.91	1.65
51	1.00	1.61	3.02	1.40	3.75	1.57
52	0.95	1.53	2.87	1.33	3.56	1.49
53	0.88	1.98	3.45	1.23	4.35	1.39
54	0.82	2.36	3.94	1.14	5.01	1.29
55	0.75	2.66	4.31	1.05	5.52	1.18
56	0.68	2.84	4.51	0.95	5.80	1.07
57	0.61	2.97	4.64	0.86	5.99	0.96
58	0.55	3.01	4.66	0.77	6.03	0.87
59	0.49	3.02	4.62	0.69	5.99	0.77

Nov 11, 11 17:35

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.20 for occupational classes 4A to 6S, rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 65	90 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.77
26	0.81
27	0.85
28	0.89
29	0.94
30	0.99
31	1.05
32	1.11
33	1.18
34	1.25
35	1.33
36	1.41
37	1.50
38	1.59
39	1.68
40	1.77
41	1.86
42	1.96
43	2.05
44	2.13
45	2.22
46	2.30
47	2.38
48	2.46
49	2.54
50	2.62
51	2.68
52	2.74
53	2.79
54	2.83
55	2.86
56	2.87
57	2.87
58	2.79
59	2.71

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 65	180 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.67
26	0.70
27	0.73
28	0.77
29	0.81
30	0.86
31	0.90
32	0.96
33	1.02
34	1.08
35	1.15
36	1.22
37	1.29
38	1.37
39	1.45
40	1.53
41	1.61
42	1.69
43	1.76
44	1.84
45	1.91
46	1.98
47	2.05
48	2.12
49	2.19
50	2.25
51	2.31
52	2.36
53	2.41
54	2.44
55	2.47
56	2.48
57	2.49
58	2.43
59	2.36

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 65	365 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.62
26	0.65
27	0.68
28	0.71
29	0.75
30	0.80
31	0.84
32	0.89
33	0.95
34	1.01
35	1.07
36	1.14
37	1.20
38	1.28
39	1.35
40	1.42
41	1.50
42	1.57
43	1.64
44	1.71
45	1.78
46	1.84
47	1.91
48	1.97
49	2.03
50	2.09
51	2.15
52	2.19
53	2.24
54	2.28
55	2.31
56	2.33
57	2.35
58	2.31
59	2.27

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 65	730 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.53
26	0.56
27	0.59
28	0.62
29	0.65
30	0.69
31	0.73
32	0.77
33	0.82
34	0.87
35	0.93
36	0.98
37	1.04
38	1.10
39	1.16
40	1.22
41	1.29
42	1.35
43	1.40
44	1.46
45	1.51
46	1.57
47	1.62
48	1.67
49	1.72
50	1.76
51	1.81
52	1.85
53	1.90
54	1.94
55	1.98
56	2.02
57	2.04
58	2.03
59	2.01

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, IA, NJ, OK, PA, TX, UT, VT, VA and WA. Please the "Availability of Selected Policy Features" Section for complete information.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 67	90 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.81
26	0.85
27	0.89
28	0.94
29	0.99
30	1.05
31	1.11
32	1.18
33	1.26
34	1.34
35	1.42
36	1.52
37	1.61
38	1.71
39	1.82
40	1.92
41	2.03
42	2.14
43	2.25
44	2.35
45	2.46
46	2.57
47	2.67
48	2.79
49	2.90
50	3.01
51	3.11
52	3.21
53	3.31
54	3.40
55	3.47
56	3.52
57	3.56
58	3.51
59	3.45

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 67	180 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.70
26	0.73
27	0.77
28	0.81
29	0.85
30	0.90
31	0.96
32	1.02
33	1.09
34	1.16
35	1.23
36	1.31
37	1.39
38	1.48
39	1.57
40	1.66
41	1.75
42	1.85
43	1.94
44	2.03
45	2.12
46	2.21
47	2.31
48	2.40
49	2.50
50	2.59
51	2.68
52	2.77
53	2.85
54	2.93
55	2.99
56	3.04
57	3.07
58	3.04
59	3.00

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 67	365 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.65
26	0.68
27	0.71
28	0.75
29	0.80
30	0.84
31	0.90
32	0.95
33	1.01
34	1.08
35	1.15
36	1.22
37	1.30
38	1.38
39	1.46
40	1.55
41	1.63
42	1.72
43	1.80
44	1.89
45	1.97
46	2.06
47	2.14
48	2.23
49	2.32
50	2.40
51	2.48
52	2.56
53	2.64
54	2.71
55	2.77
56	2.83
57	2.87
58	2.86
59	2.84

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 67	730 Days	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.56
26	0.59
27	0.62
28	0.65
29	0.69
30	0.73
31	0.78
32	0.83
33	0.88
34	0.94
35	1.00
36	1.06
37	1.12
38	1.19
39	1.26
40	1.33
41	1.41
42	1.48
43	1.55
44	1.62
45	1.69
46	1.76
47	1.82
48	1.89
49	1.96
50	2.03
51	2.10
52	2.16
53	2.23
54	2.29
55	2.34
56	2.39
57	2.44
58	2.46
59	2.48

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

¤ Availability of the 730 Day EP is restricted in AR, CT, DE, IA, NJ, OK, PA, TX, UT, VT, VA and WA. Please the "Availability of Selected Policy Features" Section for complete information.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. and IDI2000-PR/G3SC, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 65	Not Applicable	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.15
26	0.16
27	0.16
28	0.17
29	0.17
30	0.18
31	0.18
32	0.19
33	0.20
34	0.21
35	0.21
36	0.22
37	0.23
38	0.24
39	0.24
40	0.25
41	0.25
42	0.26
43	0.26
44	0.26
45	0.26
46	0.26
47	0.25
48	0.25
49	0.24
50	0.23
51	0.22
52	0.21
53	0.20
54	0.18
55	0.17
56	0.15
57	0.14
58	0.12
59	0.10

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

3% Simple COLA Benefit on Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. and IDI2000-PR/G3SC, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 67	Not Applicable	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.17
26	0.17
27	0.18
28	0.18
29	0.19
30	0.20
31	0.20
32	0.21
33	0.22
34	0.23
35	0.24
36	0.25
37	0.26
38	0.27
39	0.28
40	0.29
41	0.29
42	0.30
43	0.30
44	0.31
45	0.31
46	0.31
47	0.31
48	0.31
49	0.30
50	0.29
51	0.29
52	0.28
53	0.26
54	0.25
55	0.23
56	0.22
57	0.20
58	0.18
59	0.16

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. and IDIPR08-2, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 65	Not Applicable	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.23
26	0.24
27	0.24
28	0.25
29	0.25
30	0.26
31	0.27
32	0.27
33	0.28
34	0.29
35	0.30
36	0.31
37	0.32
38	0.33
39	0.33
40	0.34
41	0.34
42	0.35
43	0.35
44	0.35
45	0.34
46	0.34
47	0.33
48	0.32
49	0.31
50	0.30
51	0.28
52	0.27
53	0.25
54	0.23
55	0.20
56	0.18
57	0.16
58	0.14
59	0.12

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Metropolitan Life Insurance Company -- NAIC Number 65978

Policy Forms IDI2000-P/NC-ML on the 2009 and 2011 Premium Scales,
IDI2000-P/NC-ML 09 (on the 2009 Premium Scale) and IDI2000-P/NC-ML 11 (on the 2011 Premium Scale)

Association Cases with Group UnderwritingOnly

CPI COLA Benefit 2008 on Catastrophic Disability Benefit
Rider Form(s) IDI2000-PR/CATDIS, etc. and IDIPR08-2, etc. Attached

Premium Rates per $100 of Base Monthly Indemnity and of Social Insurance Monthly Indemnity

Max. Ben. Period	Elim. Period	MD/SA Benefits	Smoker	Sex
To Age 67	Not Applicable	Limited	No	All

Issue Age	4A and Higher
18 - 25	0.25
26	0.26
27	0.26
28	0.27
29	0.28
30	0.29
31	0.30
32	0.31
33	0.32
34	0.33
35	0.34
36	0.35
37	0.36
38	0.37
39	0.38
40	0.39
41	0.40
42	0.41
43	0.41
44	0.41
45	0.41
46	0.41
47	0.40
48	0.40
49	0.39
50	0.38
51	0.36
52	0.35
53	0.33
54	0.31
55	0.29
56	0.26
57	0.24
58	0.22
59	0.19

Nov 11, 11 17:30

¤ Smoker premium rates are the Non-smoker premiums rates, above, multiplied by 1.15 for occupational classes 2A to 6A rounded to two decimal places.

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Health - Actuarial Justification	Approved-Closed	12/15/2011

Comments:

Attached is the Actuarial Memoranda.

Attachments:

AM_2011_PS_Preface_1009PS_Apprvd.pdf
Act_Memo_AMA_2009PS.2011PS_V2.pdf
ActMemo_Rev_Short_091006.pdf