

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

Filing at a Glance

Company:	MetLife Insurance Company of Connecticut
Product Name:	Long-Term Care
State:	District of Columbia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	03/06/2014
SERFF Tr Num:	MILL-129314879
SERFF Status:	Pending State Action
State Tr Num:	
State Status:	
Co Tr Num:	LTC3+ TQ COMP
Implementation	On Approval
Date Requested:	
Author(s):	Mike Bergerson, Stan Westrom, John Hebig, Michael Emmert, Rolan Manderson-Jones, Joe McClure
Reviewer(s):	Donghan Xu (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State: District of Columbia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase Filing/145GEC01-30

Filing Company: MetLife Insurance Company of Connecticut

General Information

Project Name: 2013 Rate Increase Filing
Project Number: 145GEC01-30
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 10%

Deemer Date:
Submitted By: Mike Bergerson

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing was submitted to Connecticut on 09/27/2013
Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/25/2014
State Status Changed:
Created By: Joe McClure
Corresponding Filing Tracking Number:

Filing Description:

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

H-LTC3JQ, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. The form was issued in the District of Columbia from February 1997 through May 1998 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and mortality levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for voluntary termination and interest have been set to the originally filed pricing assumptions used for determination of the expected loss ratio, as voluntary termination and interest are not to be used as justification for the rate increase.

As noted in the attached actuarial memorandum, there have been no previous rate revisions on these policy forms in the District of Columbia. The company is requesting an increase of 10.0%. Although a higher increase is being requested nationwide on this block of business, the rate increase request in the District of Columbia is being capped based on District of Columbia Bulletin 03-PPI-005-11/24, which requires that rate increases be limited to 10% annually.

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

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

Company and Contact

Filing Contact Information

Amy Pahl, Consulting Actuary

amy.pahl@milliman.com

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

8500 Normandale Lake Blvd.,
Suite 1850
Minneapolis, MN 55437-3830

952-820-2419 [Phone]
952-897-5301 [FAX]

Filing Company Information

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

MetLife Insurance Company of

CoCode: 87726

State of Domicile: Connecticut

Connecticut

Group Code: 241

Company Type:

1300 Hall Boulevard

Group Name: Metropolitan Group

Life/Accident/Health

Bloomfield, CT 06002

FEIN Number: 06-0566090

State ID Number:

(860) 768-0328 ext. [Phone]

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

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

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company of Connecticut	504.900%	10.000%	\$10,087	42	\$100,870	10.000%	10.000%

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

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JQ, et al.	Revised	Previous State Filing Number: MILL-126526989 Percent Rate Change Request: 10	LTC3+_Comp_Q_Prem_20140306.pdf,

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	136.40	129.80	123.20	18-44	9.90	9.35	8.25
45-49	162.80	154.00	145.20	45-49	11.55	11.00	9.90
50-54	192.50	181.50	169.40	50-54	13.20	12.65	11.55
55	255.20	238.70	221.10	55	17.05	16.50	15.40
56	271.70	255.20	236.50	56	18.70	17.60	16.50
57	289.30	271.70	251.90	57	19.80	18.70	17.60
58	308.00	288.20	268.40	58	20.90	19.80	18.70
59	327.80	306.90	286.00	59	22.55	20.90	19.25
60	347.60	326.70	304.70	60	23.65	22.00	20.35
61	371.80	349.80	325.60	61	25.30	23.65	22.00
62	397.10	372.90	347.60	62	26.95	25.30	23.65
63	423.50	398.20	371.80	63	28.60	26.95	25.30
64	452.10	424.60	397.10	64	30.80	29.15	26.95
65	481.80	453.20	423.50	65	32.45	30.80	28.60
66	529.10	498.30	465.30	66	35.75	34.10	31.35
67	580.80	546.70	511.50	67	39.05	37.40	34.65
68	636.90	599.50	561.00	68	42.90	40.70	37.95
69	699.60	657.80	616.00	69	46.75	44.55	41.25
70	766.70	721.60	675.40	70	51.15	48.40	45.10
71	853.60	803.00	751.30	71	57.20	53.90	50.60
72	948.20	893.20	836.00	72	63.80	59.95	56.10
73	1,054.90	992.20	929.50	73	70.95	67.10	62.70
74	1,172.60	1,103.30	1,032.90	74	78.65	74.25	69.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,303.50	1,226.50	1,148.40	75	87.45	82.50	77.00
76	1,467.40	1,380.50	1,292.50	76	98.45	92.95	86.90
77	1,651.10	1,553.20	1,454.20	77	111.10	104.50	97.90
78	1,857.90	1,747.90	1,636.80	78	124.85	117.15	110.00
79	2,090.00	1,966.80	1,841.40	79	140.25	132.00	123.75
80		2,212.10	2,071.30	80	157.30	147.95	138.60
81		2,489.30	2,330.90	81	177.10	166.65	156.20
82		2,800.60	2,622.40	82	199.10	187.55	175.45
83		3,150.40	2,950.20	83	224.40	211.20	197.45
84		3,545.30	3,318.70	84	251.90	237.60	222.20
				85	283.25	266.75	249.70
				86	319.00	300.30	281.05
				87	358.60	337.70	316.25
				88	403.70	380.05	355.85
				89	453.75	427.35	400.40
				90	510.95	480.70	450.45
				91	574.75	541.20	506.55
				92	646.25	608.85	569.80
				93	727.10	684.75	640.75
				94	817.85	770.00	721.05
				95	920.15	866.25	811.25
				96	1,035.10	974.60	912.45
				97	1,164.35	1,096.70	1,026.30
				98	1,310.10	1,233.65	1,155.00
				99	1,473.45	1,387.65	1,299.10

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
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EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	162.80	155.10	146.30	18-44	11.55	11.00	9.90
45-49	193.60	184.80	173.80	45-49	13.75	13.20	12.10
50-54	229.90	217.80	205.70	50-54	15.95	14.85	13.75
55	304.70	286.00	266.20	55	20.35	19.25	18.15
56	325.60	305.80	284.90	56	22.00	20.90	19.80
57	346.50	325.60	303.60	57	23.65	22.00	20.90
58	368.50	347.60	324.50	58	24.75	23.65	22.00
59	392.70	369.60	345.40	59	26.40	25.30	23.65
60	418.00	393.80	368.50	60	28.05	26.40	24.75
61	446.60	420.20	393.80	61	30.25	28.60	26.40
62	476.30	448.80	419.10	62	31.90	30.25	28.60
63	508.20	478.50	447.70	63	34.10	32.45	30.25
64	542.30	510.40	477.40	64	36.30	34.10	32.45
65	577.50	543.40	508.20	65	38.50	36.30	34.10
66	635.80	597.30	558.80	66	42.90	40.15	37.95
67	698.50	656.70	614.90	67	46.75	44.55	41.80
68	767.80	721.60	675.40	68	51.70	48.95	45.65
69	843.70	793.10	742.50	69	56.65	53.90	50.05
70	926.20	871.20	815.10	70	62.15	58.85	55.00
71	1,035.10	974.60	911.90	71	69.85	66.00	61.60
72	1,157.20	1,089.00	1,019.70	72	77.55	73.70	68.75
73	1,292.50	1,216.60	1,139.60	73	86.90	81.95	76.45
74	1,444.30	1,359.60	1,274.90	74	96.80	91.30	85.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,613.70	1,519.10	1,424.50	75	107.80	101.75	95.15
76	1,816.10	1,709.40	1,602.70	76	121.55	114.95	107.25
77	2,043.80	1,922.80	1,802.90	77	136.95	129.25	121.00
78	2,299.00	2,163.70	2,028.40	78	153.45	145.20	135.85
79	2,586.10	2,434.30	2,281.40	79	172.70	163.35	152.90
				80	194.15	183.15	171.60
				81	218.90	206.25	193.05
				82	245.85	232.10	217.25
				83	276.65	260.70	244.75
				84	311.30	293.15	275.00
				85	349.80	329.45	309.10
				86	393.80	370.70	348.15
				87	442.75	417.45	391.60
				88	498.30	469.15	440.55
				89	560.45	528.00	495.55
				90	630.85	594.00	557.15
				91	709.50	668.25	627.00
				92	798.05	751.85	705.10
				93	897.60	845.35	793.10
				94	1,009.80	951.50	892.65
				95	1,136.30	1,070.30	1,003.75
				96	1,278.20	1,203.95	1,129.70
				97	1,437.70	1,354.10	1,270.50
				98	1,617.55	1,523.50	1,429.45
				99	1,819.95	1,713.80	1,608.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	209.00	196.90	184.80	18-44	14.30	13.75	12.65
45-49	249.70	234.30	220.00	45-49	17.60	16.50	15.40
50-54	295.90	278.30	260.70	50-54	20.35	19.25	18.15
55	387.20	364.10	339.90	55	25.85	24.75	23.10
56	413.60	388.30	363.00	56	28.05	26.40	24.75
57	440.00	413.60	386.10	57	29.70	28.60	26.40
58	469.70	441.10	411.40	58	31.90	30.25	28.05
59	500.50	469.70	438.90	59	33.55	32.45	30.25
60	532.40	499.40	466.40	60	35.75	34.10	31.90
61	567.60	533.50	499.40	61	38.50	36.85	34.10
62	605.00	568.70	533.50	62	41.25	39.05	36.30
63	644.60	607.20	569.80	63	44.00	41.25	38.50
64	687.50	647.90	609.40	64	46.75	44.00	41.25
65	731.50	690.80	650.10	65	49.50	46.75	43.45
66	808.50	763.40	717.20	66	55.00	51.70	48.40
67	893.20	842.60	790.90	67	60.50	57.20	53.35
68	986.70	929.50	872.30	68	66.55	62.70	58.85
69	1,091.20	1,026.30	961.40	69	73.15	69.30	64.90
70	1,204.50	1,131.90	1,059.30	70	80.30	75.90	71.50
71	1,351.90	1,271.60	1,190.20	71	90.20	85.25	80.30
72	1,518.00	1,427.80	1,337.60	72	101.75	95.70	90.20
73	1,702.80	1,602.70	1,501.50	73	113.85	107.80	101.20
74	1,910.70	1,799.60	1,687.40	74	128.15	121.00	113.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,143.90	2,019.60	1,894.20	75	143.55	135.30	127.05
76	2,412.30	2,272.60	2,132.90	76	161.70	152.35	143.00
77	2,713.70	2,557.50	2,400.20	77	182.05	171.60	161.15
78	3,053.60	2,877.60	2,701.60	78	204.60	193.05	180.95
79	3,435.30	3,238.40	3,040.40	79	229.90	216.70	203.50
				80	258.50	243.65	228.25
				81	290.95	274.45	256.85
				82	327.25	308.55	289.30
				83	367.95	347.05	325.05
				84	414.15	389.95	365.75
				85	465.30	438.35	411.40
				86	523.60	493.35	463.10
				87	589.05	554.95	520.85
				88	662.75	624.25	586.30
				89	745.80	702.35	659.45
				90	838.75	790.35	741.40
				91	943.80	888.80	834.35
				92	1,061.50	999.90	938.30
				93	1,194.05	1,124.75	1,056.00
				94	1,343.10	1,265.55	1,188.00
				95	1,511.40	1,423.95	1,335.95
				96	1,700.05	1,601.60	1,503.15
				97	1,912.35	1,801.80	1,691.25
				98	2,151.60	2,027.30	1,902.45
				99	2,420.55	2,280.30	2,140.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	270.60	257.40	244.20	18-44	18.15	17.60	16.50
45-49	321.20	305.80	289.30	45-49	22.00	20.90	19.80
50-54	379.50	360.80	342.10	50-54	25.85	24.75	23.65
55	498.30	475.20	452.10	55	34.10	32.45	30.80
56	532.40	508.20	482.90	56	36.30	34.65	33.00
57	568.70	542.30	514.80	57	39.05	36.85	35.20
58	608.30	578.60	547.80	58	41.25	39.60	37.40
59	649.00	617.10	584.10	59	44.00	42.35	40.15
60	693.00	657.80	622.60	60	46.20	44.55	42.35
61	739.20	701.80	665.50	61	49.50	47.85	45.10
62	787.60	749.10	710.60	62	52.80	50.60	48.40
63	838.20	798.60	757.90	63	56.10	53.90	51.15
64	893.20	851.40	809.60	64	59.95	57.75	54.45
65	951.50	907.50	863.50	65	63.80	61.05	57.75
66	1,049.40	1,001.00	951.50	66	70.40	67.65	63.80
67	1,157.20	1,103.30	1,048.30	67	77.55	74.25	70.40
68	1,276.00	1,215.50	1,155.00	68	85.25	81.95	77.55
69	1,406.90	1,339.80	1,272.70	69	94.05	90.20	85.80
70	1,549.90	1,476.20	1,401.40	70	103.40	99.00	94.05
71	1,733.60	1,652.20	1,568.60	71	116.05	111.10	105.60
72	1,939.30	1,848.00	1,755.60	72	129.80	124.30	117.70
73	2,169.20	2,066.90	1,964.60	73	145.20	138.60	132.00
74	2,425.50	2,312.20	2,198.90	74	162.25	155.10	147.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,712.60	2,586.10	2,459.60	75	181.50	173.25	164.45
76	3,052.50	2,910.60	2,768.70	76	204.60	195.25	185.35
77	3,434.20	3,274.70	3,115.20	77	229.90	219.45	208.45
78	3,864.30	3,685.00	3,504.60	78	258.50	246.40	234.30
79	4,348.30	4,145.90	3,943.50	79	290.95	277.20	263.45
				80	326.70	311.30	295.90
				81	367.95	350.35	333.30
				82	413.60	394.35	375.10
				83	465.30	443.30	421.85
				84	523.60	498.85	474.65
				85	588.50	561.00	533.50
				86	662.20	631.40	600.60
				87	745.25	710.05	675.40
				88	838.20	799.15	760.10
				89	942.70	898.70	854.70
				90	1,060.95	1,011.45	961.40
				91	1,193.50	1,137.40	1,081.85
				92	1,342.55	1,279.85	1,217.15
				93	1,510.30	1,439.90	1,368.95
				94	1,698.95	1,619.75	1,540.00
				95	1,911.25	1,822.15	1,732.50
				96	2,149.95	2,049.85	1,949.20
				97	2,418.90	2,306.15	2,192.85
				98	2,721.40	2,594.35	2,466.75
				99	3,061.30	2,918.30	2,775.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.50	253.00	236.50	18-44	18.15	17.05	15.95
45-49	319.00	299.20	279.40	45-49	21.45	20.35	19.25
50-54	376.20	353.10	328.90	50-54	25.30	24.20	22.55
55	475.20	447.70	419.10	55	31.90	30.25	28.05
56	501.60	473.00	443.30	56	34.10	32.45	30.25
57	530.20	499.40	467.50	57	35.75	34.10	31.90
58	559.90	526.90	492.80	58	37.95	36.30	33.55
59	590.70	556.60	520.30	59	40.15	37.95	35.75
60	622.60	586.30	548.90	60	42.35	40.15	37.40
61	658.90	620.40	581.90	61	45.10	42.35	39.60
62	697.40	656.70	614.90	62	47.30	45.10	41.80
63	738.10	695.20	651.20	63	50.05	47.30	44.00
64	781.00	735.90	688.60	64	52.80	50.05	46.75
65	826.10	777.70	728.20	65	55.55	52.25	48.95
66	895.40	842.60	789.80	66	60.50	56.65	53.35
67	970.20	913.00	854.70	67	65.45	61.60	57.75
68	1,050.50	988.90	926.20	68	70.95	66.55	62.15
69	1,137.40	1,071.40	1,003.20	69	76.45	72.05	67.10
70	1,232.00	1,159.40	1,086.80	70	82.50	77.55	72.60
71	1,351.90	1,272.70	1,192.40	71	90.75	85.25	79.75
72	1,482.80	1,394.80	1,306.80	72	99.55	93.50	87.45
73	1,626.90	1,530.10	1,433.30	73	108.90	102.85	96.25
74	1,784.20	1,678.60	1,571.90	74	119.90	112.75	105.60

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,956.90	1,840.30	1,722.60	75	130.90	123.20	115.50
76	2,202.20	2,071.30	1,939.30	76	147.40	138.60	130.35
77	2,478.30	2,330.90	2,181.30	77	165.55	156.20	146.30
78	2,788.50	2,622.40	2,455.20	78	186.45	175.45	164.45
79	3,137.20	2,950.20	2,762.10	79	209.55	197.45	185.35
80		3,318.70	3,107.50	80		221.65	207.90
81		3,734.50	3,496.90	81		249.70	234.30
82		4,200.90	3,934.70	82		280.50	263.45
83		4,725.60	4,427.50	83		315.70	295.90
84		5,316.30	4,981.90	84		355.30	332.75

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	325.60	306.90	288.20	18-44	22.55	21.45	19.80
45-49	387.20	364.10	341.00	45-49	26.40	25.30	23.65
50-54	459.80	431.20	402.60	50-54	30.80	29.15	27.50
55	585.20	552.20	519.20	55	39.60	37.40	34.65
56	619.30	584.10	548.90	56	41.80	39.60	36.85
57	654.50	617.10	579.70	57	44.55	41.80	39.05
58	691.90	652.30	611.60	58	46.75	44.00	41.25
59	731.50	688.60	645.70	59	49.50	46.75	43.45
60	772.20	727.10	680.90	60	51.70	48.95	45.65
61	816.20	768.90	720.50	61	55.00	52.25	48.40
62	862.40	811.80	761.20	62	58.30	55.00	51.15
63	910.80	858.00	804.10	63	61.05	57.75	53.90
64	961.40	906.40	850.30	64	64.90	61.05	57.20
65	1,015.30	957.00	897.60	65	68.20	64.35	59.95
66	1,102.20	1,039.50	974.60	66	74.25	69.85	65.45
67	1,196.80	1,127.50	1,057.10	67	80.85	75.90	70.95
68	1,299.10	1,223.20	1,147.30	68	87.45	82.50	77.00
69	1,410.20	1,327.70	1,244.10	69	95.15	89.65	83.60
70	1,530.10	1,439.90	1,349.70	70	102.85	96.80	90.75
71	1,681.90	1,582.90	1,483.90	71	113.30	106.70	100.10
72	1,849.10	1,740.20	1,631.30	72	124.30	117.15	110.00
73	2,032.80	1,912.90	1,793.00	73	136.40	128.70	120.45
74	2,234.10	2,102.10	1,970.10	74	150.15	141.35	132.55
75	2,455.20	2,310.00	2,164.80	75	164.45	155.10	145.20
76	2,763.20	2,599.30	2,436.50	76	185.35	174.90	163.35
77	3,108.60	2,924.90	2,742.30	77	208.45	196.35	183.70
78	3,498.00	3,291.20	3,085.50	78	234.30	220.55	206.80
79	3,935.80	3,703.70	3,471.60	79	263.45	248.05	232.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	434.50	409.20	383.90	18-44	29.15	27.50	25.85
45-49	511.50	482.90	453.20	45-49	34.65	33.00	30.80
50-54	600.60	567.60	533.50	50-54	40.70	38.50	35.75
55	782.10	737.00	690.80	55	52.25	49.50	46.20
56	825.00	777.70	730.40	56	55.55	52.80	48.95
57	870.10	820.60	771.10	57	58.85	55.55	51.70
58	918.50	865.70	814.00	58	62.15	58.30	54.45
59	968.00	914.10	859.10	59	65.45	61.60	57.75
60	1,020.80	963.60	906.40	60	68.75	64.90	60.50
61	1,079.10	1,018.60	957.00	61	72.60	68.75	64.35
62	1,139.60	1,075.80	1,010.90	62	77.00	72.60	67.65
63	1,204.50	1,135.20	1,067.00	63	80.85	76.45	71.50
64	1,271.60	1,199.00	1,126.40	64	85.25	80.85	75.35
65	1,343.10	1,266.10	1,188.00	65	89.65	84.70	79.20
66	1,461.90	1,378.30	1,293.60	66	97.90	92.40	86.35
67	1,591.70	1,499.30	1,406.90	67	106.70	100.65	94.05
68	1,731.40	1,632.40	1,531.20	68	116.05	109.45	102.85
69	1,884.30	1,775.40	1,666.50	69	126.50	119.35	111.65
70	2,050.40	1,931.60	1,812.80	70	137.50	129.80	121.55
71	2,259.40	2,128.50	1,997.60	71	151.80	143.00	134.20
72	2,488.20	2,344.10	2,200.00	72	166.65	157.30	147.40
73	2,740.10	2,581.70	2,423.30	73	183.70	173.25	162.25
74	3,018.40	2,843.50	2,668.60	74	202.40	190.85	178.75
75	3,324.20	3,131.70	2,939.20	75	222.20	209.55	196.35
76	3,741.10	3,524.40	3,307.70	76	250.25	235.95	221.10
77	4,208.60	3,965.50	3,721.30	77	281.60	265.10	248.60
78	4,735.50	4,461.60	4,186.60	78	316.25	298.10	279.95
79	5,328.40	5,019.30	4,710.20	79	355.85	335.50	314.60

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	559.90	535.70	510.40	18-44	37.95	36.30	34.10
45-49	669.90	639.10	608.30	45-49	45.10	43.45	40.70
50-54	799.70	762.30	723.80	50-54	53.35	51.15	48.40
55	1,029.60	980.10	929.50	55	68.75	66.00	62.70
56	1,086.80	1,035.10	982.30	56	72.60	69.85	66.55
57	1,147.30	1,092.30	1,037.30	57	77.00	73.70	69.85
58	1,211.10	1,153.90	1,094.50	58	81.40	77.55	73.70
59	1,278.20	1,217.70	1,156.10	59	85.80	81.95	78.10
60	1,348.60	1,284.80	1,219.90	60	90.20	86.35	81.95
61	1,424.50	1,356.30	1,289.20	61	95.70	91.30	86.90
62	1,502.60	1,432.20	1,360.70	62	100.65	96.25	91.30
63	1,586.20	1,511.40	1,436.60	63	106.15	101.75	96.80
64	1,674.20	1,596.10	1,516.90	64	112.20	107.25	101.75
65	1,766.60	1,684.10	1,601.60	65	118.25	112.75	107.25
66	1,919.50	1,829.30	1,740.20	66	128.70	122.65	116.60
67	2,084.50	1,986.60	1,888.70	67	139.70	133.10	126.50
68	2,262.70	2,157.10	2,051.50	68	151.25	144.65	137.50
69	2,457.40	2,343.00	2,227.50	69	164.45	156.75	149.05
70	2,668.60	2,543.20	2,417.80	70	178.20	169.95	161.70
71	2,930.40	2,792.90	2,655.40	71	195.80	187.00	177.65
72	3,216.40	3,066.80	2,916.10	72	215.05	205.15	195.25
73	3,531.00	3,367.10	3,202.10	73	235.95	224.95	213.95
74	3,876.40	3,696.00	3,516.70	74	259.05	247.50	234.85
75	4,254.80	4,057.90	3,861.00	75	284.35	271.15	257.40
76	4,787.20	4,566.10	4,343.90	76	320.10	305.25	289.85
77	5,386.70	5,135.90	4,886.20	77	360.25	343.20	326.15
78	6,059.90	5,778.30	5,496.70	78	404.80	386.10	366.85
79	6,817.80	6,501.00	6,183.10	79	455.40	434.50	413.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	119.90	113.30	105.60	18-44	8.80	8.25	7.70
45-49	139.70	133.10	124.30	45-49	10.45	9.90	8.80
50-54	161.70	154.00	145.20	50-54	11.55	11.00	9.90
55	221.10	206.80	192.50	55	14.85	14.30	13.20
56	236.50	222.20	206.80	56	15.95	15.40	14.30
57	253.00	237.60	220.00	57	17.05	16.50	15.40
58	270.60	253.00	235.40	58	18.70	17.60	16.50
59	289.30	270.60	251.90	59	19.80	18.70	17.60
60	309.10	289.30	268.40	60	20.90	19.80	18.70
61	331.10	310.20	288.20	61	22.55	21.45	20.35
62	355.30	332.20	309.10	62	24.20	23.10	21.45
63	379.50	356.40	332.20	63	25.85	24.20	23.10
64	405.90	381.70	356.40	64	27.50	25.85	24.75
65	434.50	408.10	381.70	65	29.15	27.50	25.85
66	476.30	447.70	418.00	66	32.45	30.25	28.60
67	521.40	489.50	457.60	67	35.20	33.55	31.35
68	569.80	535.70	501.60	68	38.50	36.30	34.10
69	623.70	586.30	548.90	69	42.35	40.15	37.40
70	682.00	641.30	600.60	70	46.20	43.45	40.70
71	761.20	716.10	671.00	71	51.70	48.95	45.65
72	849.20	798.60	748.00	72	57.75	54.45	50.60
73	948.20	891.00	834.90	73	64.35	60.50	56.65
74	1,057.10	994.40	931.70	74	71.50	67.10	62.70

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,179.20	1,108.80	1,038.40	75	79.20	74.80	69.85
76	1,327.70	1,248.50	1,169.30	76	89.10	84.15	78.65
77	1,493.80	1,404.70	1,316.70	77	100.65	94.60	88.55
78	1,679.70	1,580.70	1,481.70	78	112.75	106.70	99.55
79	1,890.90	1,779.80	1,667.60	79	127.05	119.90	111.65
80		2,002.00	1,876.60	80	142.45	134.20	125.40
81		2,252.80	2,112.00	81	160.60	151.25	141.35
82		2,534.40	2,374.90	82	180.40	169.95	158.95
83		2,851.20	2,671.90	83	202.95	191.40	178.75
84		3,207.60	3,005.20	84	228.25	215.05	201.30
				85	256.30	241.45	226.05
				86	288.75	271.70	254.65
				87	324.50	305.80	286.55
				88	365.20	344.30	322.30
				89	410.85	387.20	362.45
				90	462.00	435.60	407.55
				91	519.75	489.50	458.70
				92	584.65	551.10	515.90
				93	657.80	619.85	580.25
				94	740.30	697.40	652.85
				95	832.70	784.30	734.25
				96	936.65	882.20	826.10
				97	1,053.80	992.75	929.50
				98	1,185.25	1,116.50	1,045.55
				99	1,333.20	1,256.20	1,175.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	138.60	129.80	121.00	18-44	9.90	9.35	8.80
45-49	163.90	154.00	144.10	45-49	11.55	11.00	10.45
50-54	191.40	180.40	169.40	50-54	13.20	12.65	11.55
55	264.00	246.40	228.80	55	17.60	17.05	15.95
56	282.70	264.00	245.30	56	19.25	18.70	17.05
57	301.40	282.70	262.90	57	20.35	19.80	18.15
58	322.30	302.50	281.60	58	22.00	20.90	19.80
59	344.30	323.40	301.40	59	23.65	22.55	20.90
60	367.40	345.40	322.30	60	24.75	23.65	22.00
61	393.80	369.60	345.40	61	26.95	25.30	23.65
62	421.30	396.00	369.60	62	28.60	27.50	25.30
63	449.90	423.50	394.90	63	30.80	29.15	26.95
64	481.80	453.20	423.50	64	32.45	31.35	29.15
65	514.80	484.00	452.10	65	34.65	33.00	30.80
66	566.50	533.50	498.30	66	38.50	36.30	34.10
67	623.70	586.30	548.90	67	42.35	40.15	37.40
68	686.40	645.70	603.90	68	46.20	44.00	40.70
69	754.60	710.60	664.40	69	50.60	47.85	45.10
70	829.40	781.00	731.50	70	55.55	52.25	48.95
71	927.30	873.40	818.40	71	62.15	58.85	55.00
72	1,037.30	976.80	915.20	72	69.85	66.00	61.60
73	1,159.40	1,092.30	1,023.00	73	78.10	73.70	68.75
74	1,295.80	1,221.00	1,144.00	74	87.45	82.50	77.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,448.70	1,364.00	1,279.30	75	97.35	91.85	85.80
76	1,631.30	1,535.60	1,439.90	76	110.00	103.40	96.80
77	1,834.80	1,728.10	1,620.30	77	123.20	116.60	108.90
78	2,064.70	1,943.70	1,822.70	78	138.60	130.90	122.65
79	2,324.30	2,187.90	2,050.40	79	155.65	146.85	137.50
				80	174.90	165.00	154.55
				81	196.90	185.90	173.80
				82	221.65	209.00	195.80
				83	249.15	234.85	220.00
				84	279.95	264.00	247.50
				85	314.60	296.45	277.75
				86	354.20	333.85	312.95
				87	398.20	375.65	352.00
				88	448.25	422.40	396.00
				89	504.35	475.20	444.95
				90	567.05	534.60	501.05
				91	638.00	601.15	563.20
				92	717.75	676.50	633.60
				93	807.40	760.65	712.80
				94	908.60	855.80	801.90
				95	1,021.90	963.05	902.00
				96	1,149.50	1,083.50	1,014.75
				97	1,293.05	1,218.80	1,141.80
				98	1,454.75	1,371.15	1,284.25
				99	1,636.80	1,542.20	1,444.85

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	171.60	160.60	148.50	18-44	11.55	11.00	10.45
45-49	201.30	189.20	177.10	45-49	14.30	13.20	12.65
50-54	234.30	222.20	210.10	50-54	16.50	15.40	14.30
55	331.10	313.50	294.80	55	22.55	21.45	19.80
56	355.30	335.50	315.70	56	24.20	23.10	21.45
57	379.50	358.60	336.60	57	25.85	24.75	23.10
58	405.90	382.80	358.60	58	27.50	26.40	24.75
59	434.50	409.20	382.80	59	29.70	28.05	26.40
60	464.20	436.70	408.10	60	31.35	29.70	28.05
61	497.20	467.50	437.80	61	33.55	31.90	30.25
62	531.30	500.50	469.70	62	36.30	34.10	31.90
63	567.60	535.70	502.70	63	38.50	36.30	34.10
64	607.20	574.20	539.00	64	41.25	39.05	36.30
65	649.00	613.80	577.50	65	44.00	41.25	38.50
66	718.30	678.70	639.10	66	48.95	45.65	42.90
67	795.30	750.20	705.10	67	53.90	50.60	47.30
68	878.90	829.40	778.80	68	59.40	56.10	52.25
69	972.40	917.40	861.30	69	65.45	62.15	57.75
70	1,075.80	1,013.10	950.40	70	72.05	68.20	63.80
71	1,207.80	1,137.40	1,067.00	71	80.85	77.00	72.05
72	1,355.20	1,277.10	1,197.90	72	90.75	85.80	80.30
73	1,521.30	1,432.20	1,344.20	73	102.30	96.25	90.20
74	1,707.20	1,608.20	1,509.20	74	114.40	108.35	101.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,915.10	1,804.00	1,692.90	75	128.15	121.00	113.30
76	2,156.00	2,030.60	1,905.20	76	144.65	136.40	127.60
77	2,425.50	2,284.70	2,143.90	77	162.25	153.45	143.55
78	2,730.20	2,570.70	2,412.30	78	182.60	172.15	161.70
79	3,072.30	2,893.00	2,713.70	79	205.15	193.60	181.50
				80	230.45	217.25	204.05
				81	259.60	244.75	229.90
				82	292.05	275.00	258.50
				83	328.35	309.65	290.40
				84	369.60	348.15	326.70
				85	415.25	391.60	367.40
				86	467.50	440.55	413.60
				87	525.80	496.10	465.30
				88	591.25	557.70	523.60
				89	665.50	627.55	589.05
				90	748.55	706.20	662.20
				91	842.05	794.20	745.25
				92	947.10	893.20	838.20
				93	1,065.90	1,004.85	942.70
				94	1,199.00	1,130.80	1,060.95
				95	1,348.60	1,272.15	1,193.50
				96	1,517.45	1,431.10	1,342.55
				97	1,706.65	1,609.85	1,510.30
				98	1,920.05	1,811.15	1,698.95
				99	2,160.40	2,037.20	1,911.25

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	218.90	206.80	194.70	18-44	14.85	14.30	13.75
45-49	262.90	248.60	234.30	45-49	18.15	17.60	16.50
50-54	313.50	297.00	280.50	50-54	20.90	20.35	19.25
55	429.00	409.20	389.40	55	29.15	28.05	26.40
56	458.70	437.80	416.90	56	31.35	30.25	28.60
57	490.60	467.50	445.50	57	33.55	32.45	30.25
58	523.60	499.40	475.20	58	35.75	34.65	32.45
59	559.90	533.50	508.20	59	38.50	36.85	34.65
60	597.30	569.80	542.30	60	40.70	39.05	36.85
61	640.20	610.50	580.80	61	43.45	41.80	39.60
62	685.30	653.40	621.50	62	46.75	44.55	42.35
63	733.70	699.60	664.40	63	49.50	47.85	45.10
64	786.50	749.10	710.60	64	52.80	50.60	48.40
65	841.50	800.80	760.10	65	56.10	53.90	51.15
66	927.30	883.30	838.20	66	62.15	59.40	56.65
67	1,021.90	973.50	924.00	67	68.20	65.45	62.15
68	1,126.40	1,072.50	1,018.60	68	75.35	72.60	68.75
69	1,241.90	1,182.50	1,122.00	69	83.05	79.75	75.90
70	1,367.30	1,302.40	1,236.40	70	91.30	87.45	83.05
71	1,531.20	1,459.70	1,386.00	71	102.30	97.90	92.95
72	1,713.80	1,634.60	1,553.20	72	114.95	110.00	104.50
73	1,919.50	1,830.40	1,740.20	73	128.70	122.65	116.60
74	2,148.30	2,049.30	1,949.20	74	144.10	137.50	130.35

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,404.60	2,294.60	2,183.50	75	161.15	153.45	145.75
76	2,706.00	2,581.70	2,456.30	76	181.50	172.70	164.45
77	3,044.80	2,905.10	2,763.20	77	204.05	194.70	184.80
78	3,426.50	3,268.10	3,108.60	78	229.35	218.90	207.90
79	3,855.50	3,677.30	3,496.90	79	257.95	246.40	233.75
				80	289.85	276.65	262.90
				81	326.15	311.30	295.90
				82	366.85	350.35	332.75
				83	413.05	393.80	374.00
				84	464.20	442.75	420.75
				85	521.95	497.75	473.00
				86	587.40	560.45	532.40
				87	661.10	630.30	598.95
				88	743.60	708.95	673.75
				89	836.55	797.50	757.90
				90	941.05	897.05	852.50
				91	1,058.20	1,009.25	959.20
				92	1,190.75	1,135.75	1,079.10
				93	1,339.25	1,277.65	1,213.85
				94	1,507.00	1,437.15	1,365.65
				95	1,695.10	1,616.45	1,536.15
				96	1,906.85	1,818.85	1,728.10
				97	2,145.55	2,046.00	1,944.25
				98	2,413.40	2,301.75	2,187.35
				99	2,715.35	2,589.40	2,460.70

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	227.70	215.60	203.50	18-44	15.95	14.85	13.75
45-49	269.50	254.10	239.80	45-49	19.25	18.15	16.50
50-54	316.80	299.20	280.50	50-54	22.00	20.90	19.25
55	419.10	393.80	368.50	55	28.05	26.40	24.75
56	443.30	416.90	390.50	56	30.25	28.05	26.40
57	469.70	441.10	412.50	57	31.90	29.70	28.05
58	496.10	466.40	436.70	58	33.55	31.90	29.70
59	524.70	493.90	460.90	59	35.75	33.55	31.35
60	554.40	521.40	487.30	60	37.40	35.20	33.00
61	587.40	552.20	515.90	61	39.60	37.40	35.20
62	622.60	585.20	546.70	62	42.35	39.60	37.40
63	658.90	619.30	578.60	63	44.55	41.80	39.60
64	697.40	655.60	611.60	64	47.30	44.55	41.80
65	738.10	693.00	646.80	65	49.50	46.75	44.00
66	800.80	752.40	702.90	66	53.90	51.15	47.85
67	867.90	816.20	762.30	67	58.30	55.00	51.70
68	941.60	885.50	827.20	68	63.25	59.95	56.10
69	1,020.80	960.30	897.60	69	68.75	64.90	60.50
70	1,106.60	1,040.60	973.50	70	74.25	69.85	65.45
71	1,215.50	1,142.90	1,069.20	71	81.95	77.00	72.05
72	1,334.30	1,254.00	1,173.70	72	89.65	84.15	79.20
73	1,464.10	1,376.10	1,288.10	73	97.90	92.40	86.90
74	1,607.10	1,510.30	1,413.50	74	107.80	101.75	95.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,763.30	1,657.70	1,551.00	75	117.70	111.10	103.95
76	1,984.40	1,865.60	1,745.70	76	132.55	125.40	117.15
77	2,231.90	2,098.80	1,964.60	77	149.05	140.80	132.00
78	2,510.20	2,360.60	2,211.00	78	167.75	158.40	147.95
79	2,822.60	2,655.40	2,487.10	79	189.20	177.65	166.65
80		2,986.50	2,798.40	80		199.65	187.00
81		3,360.50	3,149.30	81		224.95	210.65
82		3,781.80	3,543.10	82		253.00	237.05
83		4,254.80	3,986.40	83		284.35	266.20
84		4,787.20	4,485.80	84		320.10	299.75

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	278.30	261.80	245.30	18-44	18.70	17.60	16.50
45-49	328.90	310.20	290.40	45-49	22.55	20.90	19.80
50-54	387.20	365.20	343.20	50-54	26.40	24.75	23.10
55	510.40	481.80	453.20	55	34.65	32.45	30.25
56	541.20	510.40	480.70	56	36.85	34.65	32.45
57	573.10	541.20	508.20	57	39.05	36.30	34.10
58	607.20	572.00	537.90	58	41.25	38.50	36.30
59	643.50	606.10	568.70	59	43.45	40.70	37.95
60	680.90	641.30	601.70	60	45.65	42.90	40.15
61	721.60	679.80	638.00	61	48.40	45.65	42.90
62	763.40	719.40	674.30	62	51.15	48.40	45.10
63	808.50	761.20	713.90	63	54.45	51.15	47.85
64	855.80	806.30	755.70	64	57.20	54.45	50.60
65	905.30	852.50	799.70	65	60.50	57.20	53.35
66	983.40	926.20	869.00	66	66.00	62.15	58.30
67	1,068.10	1,005.40	943.80	67	71.50	67.65	63.25
68	1,159.40	1,092.30	1,025.20	68	78.10	73.70	68.75
69	1,258.40	1,185.80	1,113.20	69	84.70	79.75	74.80
70	1,366.20	1,287.00	1,207.80	70	91.85	86.35	80.85
71	1,503.70	1,415.70	1,328.80	71	101.20	95.15	89.10
72	1,653.30	1,557.60	1,459.70	72	111.10	104.50	97.90
73	1,818.30	1,712.70	1,604.90	73	122.10	114.95	107.80
74	2,000.90	1,883.20	1,764.40	74	134.20	126.50	118.25
75	2,200.00	2,070.20	1,939.30	75	146.85	138.60	129.80
76	2,475.00	2,329.80	2,182.40	76	165.55	156.20	146.30
77	2,785.20	2,621.30	2,455.20	77	185.90	175.45	164.45
78	3,132.80	2,948.00	2,763.20	78	209.55	197.45	184.80
79	3,524.40	3,317.60	3,108.60	79	235.40	221.65	207.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	355.30	335.50	314.60	18-44	24.20	23.10	21.45
45-49	424.60	400.40	375.10	45-49	29.15	27.50	25.85
50-54	506.00	476.30	446.60	50-54	34.10	32.45	30.25
55	676.50	634.70	592.90	55	45.10	42.90	40.15
56	716.10	672.10	628.10	56	47.85	45.65	42.90
57	756.80	710.60	664.40	57	50.60	48.40	45.10
58	800.80	752.40	704.00	58	53.90	51.15	47.85
59	847.00	796.40	744.70	59	56.65	53.90	50.60
60	895.40	841.50	787.60	60	59.95	56.65	53.35
61	948.20	892.10	836.00	61	63.80	60.50	56.65
62	1,004.30	944.90	885.50	62	67.65	63.80	59.95
63	1,063.70	1,001.00	939.40	63	71.50	67.65	63.25
64	1,125.30	1,060.40	995.50	64	75.35	71.50	67.10
65	1,191.30	1,123.10	1,054.90	65	79.75	75.35	70.40
66	1,296.90	1,222.10	1,148.40	66	86.90	82.50	77.00
67	1,411.30	1,329.90	1,248.50	67	94.60	89.65	83.60
68	1,536.70	1,447.60	1,358.50	68	102.85	97.35	91.30
69	1,672.00	1,574.10	1,477.30	69	112.20	106.15	99.00
70	1,819.40	1,712.70	1,606.00	70	121.55	114.95	107.80
71	2,005.30	1,888.70	1,771.00	71	134.20	127.05	118.80
72	2,209.90	2,081.20	1,951.40	72	147.95	139.70	130.90
73	2,435.40	2,293.50	2,150.50	73	162.80	154.00	144.65
74	2,684.00	2,527.80	2,370.50	74	179.30	169.40	158.95
75	2,957.90	2,785.20	2,611.40	75	197.45	186.45	174.90
76	3,327.50	3,133.90	2,939.20	76	222.20	210.10	196.90
77	3,743.30	3,525.50	3,306.60	77	250.25	235.95	221.65
78	4,210.80	3,966.60	3,721.30	78	281.60	265.65	249.15
79	4,737.70	4,461.60	4,186.60	79	316.80	298.65	279.95

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	471.90	448.80	424.60	18-44	31.90	30.80	29.15
45-49	568.70	541.20	511.50	45-49	38.50	36.85	35.20
50-54	684.20	650.10	614.90	50-54	45.65	44.00	41.80
55	899.80	859.10	818.40	55	60.50	57.75	55.00
56	952.60	909.70	866.80	56	64.35	61.60	58.30
57	1,007.60	962.50	917.40	57	67.65	64.90	62.15
58	1,065.90	1,017.50	970.20	58	71.50	68.75	65.45
59	1,126.40	1,076.90	1,026.30	59	75.90	72.60	69.30
60	1,191.30	1,138.50	1,085.70	60	79.75	76.45	73.15
61	1,259.50	1,203.40	1,147.30	61	84.70	80.85	77.55
62	1,332.10	1,271.60	1,211.10	62	89.65	85.80	81.95
63	1,408.00	1,343.10	1,278.20	63	94.60	90.20	86.35
64	1,487.20	1,419.00	1,349.70	64	100.10	95.70	90.75
65	1,571.90	1,498.20	1,424.50	65	105.60	100.65	95.70
66	1,708.30	1,629.10	1,548.80	66	114.95	109.45	103.95
67	1,856.80	1,769.90	1,683.00	67	124.85	118.80	112.75
68	2,018.50	1,923.90	1,829.30	68	135.30	129.25	122.65
69	2,193.40	2,091.10	1,988.80	69	146.85	140.25	133.10
70	2,382.60	2,271.50	2,160.40	70	158.95	151.80	144.10
71	2,619.10	2,497.00	2,374.90	71	174.90	167.20	158.40
72	2,877.60	2,744.50	2,610.30	72	192.50	183.70	174.35
73	3,162.50	3,016.20	2,868.80	73	211.20	201.85	191.40
74	3,474.90	3,314.30	3,153.70	74	232.65	221.65	210.65
75	3,818.10	3,642.10	3,465.00	75	255.20	243.10	231.00
76	4,296.60	4,098.60	3,898.40	76	287.10	273.90	260.15
77	4,834.50	4,610.10	4,385.70	77	322.85	308.00	292.60
78	5,439.50	5,186.50	4,933.50	78	363.55	346.50	329.45
79	6,120.40	5,835.50	5,550.60	79	408.65	389.40	370.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	144.10	137.50	129.80	18-44	10.45	9.90	8.80
45-49	172.70	162.80	152.90	45-49	12.65	12.10	11.00
50-54	205.70	192.50	179.30	50-54	14.30	13.75	12.65
55	267.30	251.90	235.40	55	18.70	17.60	16.50
56	286.00	268.40	250.80	56	19.80	18.70	17.60
57	304.70	286.00	266.20	57	21.45	19.80	18.70
58	325.60	304.70	283.80	58	22.55	20.90	19.80
59	346.50	324.50	301.40	59	23.65	22.00	20.90
60	369.60	345.40	320.10	60	24.75	23.10	21.45
61	393.80	368.50	342.10	61	26.40	24.75	23.10
62	419.10	392.70	365.20	62	28.60	26.95	24.75
63	446.60	418.00	389.40	63	30.25	28.60	26.40
64	475.20	445.50	414.70	64	32.45	30.80	28.60
65	504.90	474.10	442.20	65	34.10	32.45	30.25
66	555.50	521.40	486.20	66	37.40	35.75	33.55
67	609.40	572.00	534.60	67	41.25	39.05	36.85
68	668.80	628.10	586.30	68	45.10	42.90	40.15
69	734.80	689.70	644.60	69	49.50	46.75	44.00
70	806.30	756.80	707.30	70	53.90	51.15	47.85
71	896.50	841.50	786.50	71	59.95	57.20	53.35
72	997.70	936.10	874.50	72	66.55	63.25	59.40
73	1,108.80	1,040.60	972.40	73	74.25	70.40	66.00
74	1,232.00	1,157.20	1,081.30	74	82.50	78.10	73.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,369.50	1,285.90	1,201.20	75	91.30	86.35	80.85
76	1,540.00	1,446.50	1,353.00	76	102.85	97.35	91.30
77	1,732.50	1,628.00	1,522.40	77	116.05	109.45	102.30
78	1,948.10	1,830.40	1,712.70	78	130.35	123.20	114.95
79	2,190.10	2,059.20	1,928.30	79	146.85	138.05	129.25
80		2,315.50	2,169.20	80	165.00	155.10	145.20
81		2,605.90	2,440.90	81	185.90	174.90	163.35
82		2,932.60	2,746.70	82	209.00	196.35	183.70
83		3,300.00	3,091.00	83	234.85	220.55	206.80
84		3,713.60	3,478.20	84	264.00	248.05	232.65
				85	296.45	278.85	261.25
				86	333.85	314.05	294.25
				87	375.65	353.10	331.10
				88	422.40	397.10	372.35
				89	475.20	447.15	418.55
				90	534.60	502.70	470.80
				91	601.15	565.40	529.65
				92	676.50	636.35	596.20
				93	760.65	715.55	670.45
				94	855.80	805.20	754.60
				95	963.05	905.85	848.65
				96	1,083.50	1,019.15	954.80
				97	1,218.80	1,146.20	1,074.15
				98	1,371.15	1,289.75	1,208.35
				99	1,542.20	1,450.90	1,359.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	178.20	166.10	154.00	18-44	12.10	11.55	11.00
45-49	213.40	199.10	183.70	45-49	14.85	14.30	13.20
50-54	253.00	236.50	218.90	50-54	17.05	16.50	15.40
55	321.20	303.60	284.90	55	22.00	20.90	19.25
56	343.20	324.50	303.60	56	23.65	22.55	20.90
57	366.30	345.40	323.40	57	25.30	23.65	22.00
58	390.50	367.40	344.30	58	26.40	25.30	23.65
59	415.80	391.60	366.30	59	28.05	26.95	25.30
60	443.30	416.90	389.40	60	29.70	28.05	26.40
61	473.00	444.40	414.70	61	31.90	30.25	28.60
62	502.70	473.00	441.10	62	34.10	31.90	30.25
63	535.70	502.70	469.70	63	36.30	34.10	32.45
64	569.80	534.60	499.40	64	38.50	36.30	34.10
65	606.10	568.70	531.30	65	40.70	38.50	36.30
66	666.60	625.90	585.20	66	45.10	42.35	40.15
67	733.70	688.60	644.60	67	49.50	46.75	44.00
68	806.30	757.90	709.50	68	54.45	51.15	48.40
69	886.60	833.80	782.10	69	59.95	56.10	52.80
70	974.60	917.40	860.20	70	65.45	61.60	57.75
71	1,089.00	1,025.20	961.40	71	73.15	69.30	64.90
72	1,216.60	1,145.10	1,073.60	72	81.95	77.00	72.05
73	1,358.50	1,279.30	1,199.00	73	91.30	85.80	80.85
74	1,516.90	1,428.90	1,338.70	74	101.75	95.70	90.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,694.00	1,595.00	1,494.90	75	113.30	106.70	100.10
76	1,906.30	1,795.20	1,681.90	76	127.60	120.45	112.75
77	2,145.00	2,019.60	1,892.00	77	143.55	135.30	127.05
78	2,413.40	2,271.50	2,128.50	78	161.70	152.35	143.00
79	2,715.90	2,555.30	2,394.70	79	181.50	171.60	160.60
				80	204.05	192.50	180.40
				81	229.90	216.70	202.95
				82	258.50	243.65	228.25
				83	290.40	273.90	256.85
				84	326.70	308.00	288.75
				85	367.40	345.95	324.50
				86	413.60	389.40	365.20
				87	465.30	438.35	410.85
				88	523.60	492.80	462.55
				89	589.05	554.40	520.30
				90	662.20	623.70	585.20
				91	745.25	701.80	658.35
				92	838.20	789.25	740.30
				93	942.70	887.70	832.70
				94	1,060.95	998.80	937.20
				95	1,193.50	1,123.65	1,053.80
				96	1,342.55	1,263.90	1,185.80
				97	1,510.30	1,422.30	1,333.75
				98	1,698.95	1,599.95	1,500.40
				99	1,911.25	1,799.60	1,687.95

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	231.00	217.80	203.50	18-44	15.40	14.85	13.75
45-49	276.10	259.60	243.10	45-49	18.70	18.15	16.50
50-54	330.00	309.10	288.20	50-54	22.00	20.90	19.80
55	410.30	387.20	363.00	55	28.05	26.40	24.75
56	437.80	413.60	387.20	56	30.25	28.60	26.40
57	467.50	441.10	412.50	57	31.90	30.25	28.05
58	498.30	469.70	440.00	58	34.10	31.90	30.25
59	531.30	500.50	468.60	59	35.75	34.10	31.90
60	566.50	533.50	499.40	60	37.95	35.75	33.55
61	603.90	568.70	532.40	61	40.70	38.50	36.30
62	642.40	605.00	566.50	62	43.45	41.25	38.50
63	683.10	643.50	602.80	63	46.20	44.00	40.70
64	727.10	685.30	642.40	64	49.50	46.75	43.45
65	773.30	728.20	683.10	65	52.25	49.50	46.20
66	853.60	804.10	754.60	66	57.75	55.00	51.15
67	942.70	887.70	832.70	67	63.80	59.95	56.10
68	1,039.50	980.10	919.60	68	69.85	66.00	62.15
69	1,147.30	1,081.30	1,015.30	69	77.00	72.60	68.20
70	1,266.10	1,193.50	1,119.80	70	84.70	79.75	74.80
71	1,422.30	1,340.90	1,257.30	71	95.15	89.65	84.15
72	1,596.10	1,504.80	1,412.40	72	107.25	100.65	94.60
73	1,791.90	1,689.60	1,585.10	73	120.45	113.30	106.15
74	2,011.90	1,896.40	1,779.80	74	134.75	127.05	119.35

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,258.30	2,128.50	1,997.60	75	151.25	142.45	133.65
76	2,541.00	2,395.80	2,248.40	76	170.50	160.60	150.70
77	2,858.90	2,695.00	2,530.00	77	191.40	180.40	169.40
78	3,216.40	3,032.70	2,846.80	78	215.60	202.95	190.30
79	3,619.00	3,411.10	3,204.30	79	242.55	228.25	213.95
				80	272.25	256.30	240.35
				81	306.35	288.75	270.60
				82	344.85	324.50	304.70
				83	387.75	365.20	342.65
				84	436.15	410.85	385.55
				85	490.05	462.00	433.40
				86	551.65	519.75	487.85
				87	620.40	585.20	548.90
				88	697.95	658.35	617.10
				89	785.40	740.30	694.65
				90	883.30	832.70	781.55
				91	993.85	936.65	878.90
				92	1,118.15	1,053.80	988.90
				93	1,257.85	1,185.80	1,112.10
				94	1,414.60	1,333.75	1,251.25
				95	1,591.70	1,500.40	1,407.45
				96	1,790.80	1,687.95	1,583.45
				97	2,014.10	1,899.15	1,781.45
				98	2,266.00	2,136.20	2,004.20
				99	2,549.25	2,403.50	2,254.45

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	295.90	281.60	266.20	18-44	19.80	19.25	18.15
45-49	350.90	334.40	317.90	45-49	23.65	23.10	21.45
50-54	414.70	397.10	378.40	50-54	28.05	26.95	25.30
55	536.80	510.40	484.00	55	36.30	34.65	33.00
56	572.00	544.50	515.90	56	39.05	37.40	35.20
57	609.40	579.70	550.00	57	41.25	39.60	37.40
58	649.00	617.10	585.20	58	44.00	41.80	40.15
59	690.80	657.80	623.70	59	46.75	44.55	42.90
60	734.80	699.60	663.30	60	49.50	47.30	45.10
61	783.20	745.80	708.40	61	52.80	50.60	48.40
62	833.80	794.20	754.60	62	56.10	53.90	51.15
63	887.70	847.00	805.20	63	59.95	57.20	54.45
64	944.90	902.00	859.10	64	63.80	61.05	57.75
65	1,005.40	960.30	915.20	65	67.65	64.35	61.05
66	1,108.80	1,059.30	1,008.70	66	74.80	70.95	67.65
67	1,223.20	1,167.10	1,111.00	67	82.50	78.65	74.25
68	1,348.60	1,285.90	1,223.20	68	90.75	86.35	81.95
69	1,487.20	1,417.90	1,347.50	69	99.55	95.15	90.75
70	1,640.10	1,562.00	1,483.90	70	109.45	104.50	99.55
71	1,834.80	1,747.90	1,659.90	71	122.65	117.15	111.65
72	2,051.50	1,954.70	1,856.80	72	136.95	130.90	124.85
73	2,294.60	2,186.80	2,076.80	73	153.45	146.30	139.15
74	2,566.30	2,445.30	2,323.20	74	171.60	163.35	155.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,869.90	2,734.60	2,598.20	75	191.40	182.60	173.80
76	3,229.60	3,076.70	2,923.80	76	215.60	205.70	195.80
77	3,632.20	3,461.70	3,289.00	77	242.55	231.55	220.00
78	4,086.50	3,894.00	3,700.40	78	272.80	260.15	247.50
79	4,596.90	4,381.30	4,163.50	79	306.90	292.60	278.30
				80	344.85	328.90	312.95
				81	388.30	370.15	352.00
				82	436.70	416.35	396.00
				83	491.15	468.60	445.50
				84	552.75	526.90	501.05
				85	621.50	592.35	563.20
				86	699.60	666.60	633.60
				87	787.05	750.20	712.80
				88	884.95	843.70	801.90
				89	996.05	949.30	902.55
				90	1,120.35	1,067.55	1,015.30
				91	1,260.05	1,201.20	1,141.80
				92	1,417.90	1,351.35	1,284.80
				93	1,595.00	1,520.20	1,445.40
				94	1,794.10	1,709.95	1,625.80
				95	2,018.50	1,923.90	1,829.30
				96	2,270.95	2,164.25	2,057.55
				97	2,554.75	2,434.85	2,314.95
				98	2,873.75	2,739.00	2,604.25
				99	3,232.90	3,081.65	2,929.85

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	283.80	268.40	253.00	18-44	19.80	18.70	17.05
45-49	337.70	319.00	299.20	45-49	23.65	22.00	20.35
50-54	400.40	377.30	353.10	50-54	27.50	25.85	24.20
55	499.40	471.90	444.40	55	34.10	31.90	29.70
56	529.10	499.40	469.70	56	36.30	34.10	31.90
57	558.80	528.00	497.20	57	37.95	35.75	33.55
58	590.70	557.70	524.70	58	40.15	37.95	35.20
59	624.80	589.60	554.40	59	42.35	40.15	37.40
60	660.00	622.60	585.20	60	44.55	41.80	39.05
61	698.50	657.80	618.20	61	47.30	44.55	41.80
62	738.10	695.20	652.30	62	50.05	46.75	44.00
63	781.00	734.80	688.60	63	52.80	49.50	46.75
64	825.00	776.60	727.10	64	55.55	52.25	48.95
65	872.30	819.50	766.70	65	58.30	55.00	51.70
66	943.80	887.70	830.50	66	63.25	59.95	56.10
67	1,021.90	960.30	899.80	67	68.75	64.90	60.50
68	1,104.40	1,039.50	973.50	68	74.25	70.40	65.45
69	1,195.70	1,124.20	1,053.80	69	80.30	75.90	70.95
70	1,292.50	1,216.60	1,140.70	70	86.90	81.95	76.45
71	1,419.00	1,335.40	1,251.80	71	95.70	90.20	84.15
72	1,556.50	1,464.10	1,372.80	72	104.50	98.45	92.40
73	1,707.20	1,607.10	1,505.90	73	114.95	107.80	101.20
74	1,872.20	1,762.20	1,652.20	74	125.95	118.25	110.55

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,053.70	1,932.70	1,811.70	75	137.50	129.25	121.00
76	2,311.10	2,174.70	2,039.40	76	155.10	145.75	136.40
77	2,600.40	2,447.50	2,294.60	77	174.35	163.90	153.45
78	2,926.00	2,753.30	2,581.70	78	195.80	184.25	172.70
79	3,291.20	3,097.60	2,904.00	79	220.55	207.35	194.15
80		3,484.80	3,267.00	80		232.65	217.80
81		3,921.50	3,675.10	81		261.80	245.30
82		4,411.00	4,134.90	82		294.80	276.10
83		4,962.10	4,650.80	83		331.65	310.75
84		5,582.50	5,231.60	84		372.90	349.25

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	353.10	332.20	310.20	18-44	24.20	23.10	21.45
45-49	416.90	392.70	366.30	45-49	28.60	27.50	25.30
50-54	490.60	462.00	432.30	50-54	33.55	31.90	29.70
55	625.90	589.60	552.20	55	41.80	39.60	36.85
56	661.10	622.60	583.00	56	44.55	41.80	39.05
57	696.30	656.70	614.90	57	46.75	44.55	41.25
58	734.80	691.90	647.90	58	49.50	46.75	43.45
59	774.40	729.30	684.20	59	52.25	49.50	46.20
60	816.20	768.90	720.50	60	55.00	51.70	48.40
61	862.40	811.80	761.20	61	58.30	55.00	51.15
62	909.70	858.00	804.10	62	61.60	57.75	53.90
63	960.30	905.30	849.20	63	64.90	61.05	57.20
64	1,013.10	955.90	897.60	64	68.75	64.35	60.50
65	1,069.20	1,008.70	947.10	65	72.05	67.65	63.25
66	1,161.60	1,095.60	1,028.50	66	78.65	73.70	68.75
67	1,260.60	1,189.10	1,116.50	67	85.25	79.75	74.80
68	1,368.40	1,290.30	1,211.10	68	92.40	86.90	80.85
69	1,486.10	1,401.40	1,314.50	69	100.10	94.05	88.00
70	1,612.60	1,520.20	1,426.70	70	108.35	101.75	95.15
71	1,773.20	1,670.90	1,567.50	71	119.35	112.20	105.05
72	1,949.20	1,835.90	1,722.60	72	130.90	123.20	114.95
73	2,141.70	2,017.40	1,892.00	73	143.55	135.30	126.50
74	2,354.00	2,216.50	2,079.00	74	157.85	148.50	139.15
75	2,587.20	2,435.40	2,283.60	75	172.70	162.80	152.35
76	2,910.60	2,740.10	2,569.60	76	194.70	183.15	171.60
77	3,274.70	3,083.30	2,890.80	77	218.90	206.25	193.05
78	3,683.90	3,468.30	3,251.60	78	246.40	232.10	217.25
79	4,144.80	3,901.70	3,658.60	79	277.20	260.70	244.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	470.80	444.40	418.00	18-44	31.90	30.25	28.05
45-49	553.30	522.50	491.70	45-49	37.95	35.75	33.00
50-54	647.90	612.70	576.40	50-54	44.00	41.25	38.50
55	832.70	785.40	737.00	55	56.10	52.80	49.50
56	878.90	829.40	777.70	56	59.40	56.10	52.25
57	927.30	874.50	820.60	57	62.70	58.85	55.00
58	979.00	922.90	865.70	58	66.00	62.15	58.30
59	1,032.90	973.50	913.00	59	69.30	65.45	61.60
60	1,089.00	1,026.30	962.50	60	72.60	68.75	64.35
61	1,148.40	1,082.40	1,015.30	61	77.00	72.60	68.20
62	1,211.10	1,140.70	1,070.30	62	80.85	76.45	71.50
63	1,277.10	1,203.40	1,128.60	63	85.25	80.85	75.35
64	1,346.40	1,268.30	1,190.20	64	90.20	84.70	79.75
65	1,419.00	1,336.50	1,254.00	65	94.60	89.10	83.60
66	1,545.50	1,455.30	1,366.20	66	103.40	97.35	91.30
67	1,681.90	1,585.10	1,487.20	67	112.75	106.15	99.55
68	1,831.50	1,725.90	1,619.20	68	122.65	115.50	108.35
69	1,993.20	1,878.80	1,763.30	69	133.65	125.95	117.70
70	2,169.20	2,044.90	1,919.50	70	145.20	136.95	128.15
71	2,389.20	2,251.70	2,113.10	71	160.05	151.25	141.35
72	2,630.10	2,478.30	2,326.50	72	176.00	166.10	155.65
73	2,896.30	2,728.00	2,559.70	73	193.60	182.60	171.05
74	3,188.90	3,003.00	2,818.20	74	213.40	201.30	188.65
75	3,510.10	3,305.50	3,100.90	75	234.30	221.10	207.35
76	3,949.00	3,719.10	3,489.20	76	264.00	249.15	233.75
77	4,442.90	4,184.40	3,925.90	77	297.00	279.95	262.90
78	4,997.30	4,706.90	4,416.50	78	333.85	315.15	295.35
79	5,622.10	5,295.40	4,968.70	79	375.65	354.20	332.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	607.20	579.70	551.10	18-44	40.70	39.05	36.85
45-49	722.70	688.60	653.40	45-49	48.40	46.75	44.00
50-54	858.00	816.20	773.30	50-54	57.20	55.00	52.25
55	1,091.20	1,038.40	985.60	55	73.15	69.85	66.55
56	1,151.70	1,095.60	1,040.60	56	77.55	73.70	70.40
57	1,214.40	1,156.10	1,096.70	57	81.95	78.10	74.25
58	1,280.40	1,218.80	1,157.20	58	86.35	82.50	78.10
59	1,350.80	1,285.90	1,221.00	59	90.75	86.90	82.50
60	1,423.40	1,355.20	1,287.00	60	95.70	91.30	86.35
61	1,502.60	1,431.10	1,359.60	61	101.20	96.80	91.30
62	1,585.10	1,510.30	1,434.40	62	106.70	101.75	96.80
63	1,672.00	1,593.90	1,514.70	63	112.75	107.25	101.75
64	1,764.40	1,681.90	1,599.40	64	118.80	113.30	107.80
65	1,861.20	1,774.30	1,687.40	65	124.85	119.35	113.30
66	2,021.80	1,927.20	1,832.60	66	135.85	129.80	123.20
67	2,194.50	2,092.20	1,989.90	67	147.40	140.80	133.65
68	2,382.60	2,271.50	2,160.40	68	160.05	152.90	145.20
69	2,587.20	2,466.20	2,346.30	69	173.80	165.55	157.30
70	2,808.30	2,677.40	2,546.50	70	188.10	179.30	170.50
71	3,083.30	2,939.20	2,796.20	71	206.80	196.90	187.55
72	3,384.70	3,227.40	3,069.00	72	226.60	216.15	205.15
73	3,714.70	3,542.00	3,369.30	73	248.60	237.05	225.50
74	4,077.70	3,888.50	3,698.20	74	272.80	260.15	246.95
75	4,475.90	4,268.00	4,059.00	75	298.65	284.90	270.60
76	5,035.80	4,802.60	4,567.20	76	336.05	320.65	304.70
77	5,666.10	5,402.10	5,137.00	77	378.40	360.80	342.65
78	6,374.50	6,077.50	5,779.40	78	425.15	405.90	385.55
79	7,172.00	6,837.60	6,501.00	79	478.50	456.50	433.95

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ, et al.

RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

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

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	The Overall % Indicated Change was determined by targeting a lifetime loss ratio of 60% assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using current best-estimate assumptions and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC3+_TQ_Comp_DC_20140306.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC3+_TQ_Comp_DC_20140306.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	2013 MetLife Auth Letter_LTC3+_TQ_Comp_DC_20140306.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Response to March 11, 2014 Objection
Comments:	
Attachment(s):	DC_LTC3+_TQ_Comp_Response to 20140311 Objection_20140325.pdf
Item Status:	
Status Date:	

METLIFE INSURANCE COMPANY OF CONNECTICUT

Address: 1300 Hall Boulevard, Bloomfield, CT 06002

Actuarial Memorandum for LTC3+ Tax-Qualified Comprehensive Product

March 2014

Product or Rider

Long Term Care
Annual 5% Compound Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Nonforfeiture Benefit Rider
Increased Benefits Option Rider

Form Number

H-LTC3JQ, et al.
H-5AI
H-COLI
H-NF3-6
H-IBOR

This policy form is a tax-qualified individual policy form providing comprehensive long term care coverage. The form was issued in the District of Columbia from February 1997 through May 1998.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of the District of Columbia. It may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy which pays a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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

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

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

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

3. Renewability

This policy form is guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

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

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

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

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

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

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Actual-to-Expected Adjustment Factors

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

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- b. Original Pricing Voluntary Lapse Rates. Historical voluntary lapse rates are based on actual experience of this policy form. Future voluntary lapse rates vary by duration and are shown in the following table:

Original Pricing Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	13.0%
2	10.0%
3	7.0%
4 +	4.0%

- c. Mortality. Historical mortality rates are based on actual experience of this policy form. Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

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

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

The above assumptions for morbidity and mortality are based on actual experience of the policies in force under this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy. No shock lapse, reduced

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benefit option election, or adverse selection is assumed to result from the rate increase.

In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for voluntary termination and interest (7.5%) have been set to the originally filed pricing assumptions used for determination of the expected loss ratio, as voluntary termination and interest are not to be used as justification for the rate increase. While the original pricing voluntary lapse and interest assumptions are not viewed as reasonable assumptions for future experience based on the information available today, the assumptions are being used to comply with District of Columbia Bulletin 03-PPI-005-11/24.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

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

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits, and inflation protection option. Premiums for Nonforfeiture Benefit Rider vary by issue age as shown in the following table:

Issue Age	Price As a Percent of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

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9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	55.7%
Semi-Annual	0.51*AP	19.8%
Quarterly	0.26*AP	6.1%
Monthly	0.09*AP	18.4%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for this policy form is shown in Exhibit I, assuming no previous rate increases have been implemented nationwide which is consistent with the rate level approved in the District of Columbia. District of Columbia-specific experience for this policy form is shown in Exhibit II.

The company has chosen a credibility standard of a 90% confidence interval for the number of claims with an error of plus or minus 5%. Based on these parameters, 1,082 claims (over the entire historical period) is the criterion for full credibility. Using this standard, the nationwide experience provided with this filing is 100.0% credible; whereas District of Columbia-specific experience is only 9.6% credible. The

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credibility percentages shown in the following table are determined as $(\text{Number of Claims} / 1,082)^{1/2}$.

Experience	Claim Count	Credibility
District of Columbia	10	9.6%
Nationwide	2,344	100.0%

Based on this parameter, District of Columbia-specific experience for the above-referenced form is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j , assumed to occur mid-year

${}_jCR_{2012}$ = open claim reserve held on December 31, 2012 for claims incurred in year j

${}_jIBNR_{2012}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims incurred in year j

EP_j = earned premium in year j , assumed mid-year

j = year of incurral

$v = 1 / 1.045 = 0.956938$

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

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at 7.5%, the originally filed pricing assumption for determination of the expected loss ratio.

15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in force as of

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December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

16. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms in the District of Columbia.

The experience and projections in Exhibit I have been restated to reflect no previous rate increases on a nationwide basis, which is consistent with the rate level approved in the District of Columbia.

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

The company is requesting an increase of 10.0%. Although a higher increase is being requested nationwide on this block of business, the rate increase request in the District of Columbia is being capped based on District of Columbia Bulletin 03-PPI-005-11/24, which requires that rate increases be limited to 10% annually.

Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Corresponding rate tables are included with this memorandum in Exhibit III. The actual rates implemented may vary slightly from those in Exhibit III due to rounding in the implementation algorithm.

18. District of Columbia Average Annual Premium (Annual Premium Based on 2012 In-force)

Before increase: \$2,402

After increase: \$2,642

19. Proposed Effective Date

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

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

By Issue Age:

Issue Ages	Percent Distribution
< 48	5.3%
48 - 52	8.8%
53 - 57	15.8%
58 - 62	20.9%
63 - 67	26.0%
68 - 72	16.7%
73 +	6.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	35.6%
60-day	15.2%
90-day	2.4%
100-day	46.8%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.4%
3-Year	33.9%
5-Year	30.9%
Unlimited	30.8%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.3%
Compound	52.2%
CPI	40.5%

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By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.8%
Standard	25.7%
Increased	63.5%

21. Number of Policyholders

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

	Number of Insured	Annual Premium based on 2012 In-force
District of Columbia	42	\$100,870
Nationwide	11,423	\$27,361,747

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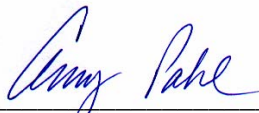
22. Actuarial Certification

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory.

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



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

Date: March 6, 2014

EXHIBIT I
MetLife Insurance Company of Connecticut
Nationwide Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1997	9,335,138	279,494	3.0%	12,262	28,638,609	857,441	3.0%				0.0095		0.991		7.5%	3.0678
	1998	25,590,645	2,067,121	8.1%	16,086	73,030,446	5,899,138	8.1%				0.0434		0.957		7.5%	2.8538
	1999	27,546,337	2,865,670	10.4%	16,426	73,127,062	7,607,472	10.4%				0.0314		0.969		7.5%	2.6547
	2000	27,417,596	4,536,982	16.5%	16,015	67,707,250	11,203,995	16.5%				0.0253		0.975		7.5%	2.4695
	2001	27,028,171	7,366,406	27.3%	15,607	62,088,904	16,922,052	27.3%				0.0257		0.974		7.5%	2.2972
	2002	26,702,697	9,258,575	34.7%	15,280	57,061,608	19,784,861	34.7%				0.0210		0.979		7.5%	2.1369
	2003	26,316,364	9,941,648	37.8%	14,977	52,312,599	19,762,360	37.8%				0.0198		0.980		7.5%	1.9878
	2004	25,875,167	9,044,798	35.0%	14,615	47,847,043	16,725,181	35.0%				0.0242		0.976		7.5%	1.8491
	2005	25,340,099	13,802,326	54.5%	14,258	43,588,486	23,741,915	54.5%				0.0244		0.976		7.5%	1.7201
	2006	24,839,961	18,727,290	75.4%	13,924	39,747,143	29,966,081	75.4%				0.0234		0.977		7.5%	1.6001
	2007	24,573,311	16,967,412	69.0%	13,585	36,577,180	25,255,859	69.0%				0.0243		0.976		7.5%	1.4885
	2008	24,194,673	23,015,417	95.1%	13,223	33,501,006	31,868,156	95.1%				0.0266		0.973		7.5%	1.3846
	2009	23,788,030	27,376,681	115.1%	12,832	30,639,954	35,262,283	115.1%				0.0296		0.970		7.5%	1.2880
Projected Future Experience	2010	23,071,415	28,838,030	125.0%	12,376	27,643,651	34,553,079	125.0%				0.0355		0.964		7.5%	1.1982
	2011	21,830,331	35,717,724	163.6%	11,857	24,331,732	39,810,394	163.6%				0.0419		0.958		7.5%	1.1146
	2012	20,974,917	30,602,863	145.9%	11,423	21,747,257	31,729,724	145.9%				0.0366		0.963		7.5%	1.0368
	2013	19,888,830	43,111,025	216.8%	10,562	19,182,491	41,579,964	216.8%	1.0000	1.4857	1.0000	0.0754	0.0000	0.925	0.948	7.5%	0.9645
	2014	18,113,811	44,551,174	246.0%	9,724	16,251,638	39,971,133	246.0%	1.0000	1.1347	1.0000	0.0793	0.0000	0.921	0.911	7.5%	0.8972
	2015	16,406,250	45,339,774	276.4%	8,914	13,692,670	37,840,615	276.4%	1.0000	1.1236	1.0000	0.0833	0.0000	0.917	0.906	7.5%	0.8346
	2016	14,777,477	45,705,584	309.3%	8,136	11,472,833	35,484,577	309.3%	1.0000	1.1192	1.0000	0.0873	0.0000	0.913	0.901	7.5%	0.7764
	2017	13,239,782	45,159,380	341.1%	7,395	9,561,868	32,614,436	341.1%	1.0000	1.1028	1.0000	0.0910	0.0000	0.909	0.896	7.5%	0.7222
	2018	11,804,089	44,197,353	374.4%	6,696	7,930,232	29,692,701	374.4%	1.0000	1.0977	1.0000	0.0945	0.0000	0.905	0.892	7.5%	0.6718
	2019	10,474,578	43,032,538	410.8%	6,040	6,546,083	26,893,167	410.8%	1.0000	1.0972	1.0000	0.0980	0.0000	0.902	0.887	7.5%	0.6249
	2020	9,250,806	41,712,730	450.9%	5,426	5,377,942	24,249,631	450.9%	1.0000	1.0976	1.0000	0.1016	0.0000	0.898	0.883	7.5%	0.5813
	2021	8,130,877	40,274,684	495.3%	4,855	4,397,091	21,780,116	495.3%	1.0000	1.0985	1.0000	0.1052	0.0000	0.895	0.879	7.5%	0.5408
	2022	7,111,969	38,774,072	545.2%	4,326	3,577,745	19,505,676	545.2%	1.0000	1.1007	1.0000	0.1089	0.0000	0.891	0.875	7.5%	0.5031
	2023	6,190,460	37,150,323	600.1%	3,839	2,896,903	17,384,961	600.1%	1.0000	1.1007	1.0000	0.1127	0.0000	0.887	0.870	7.5%	0.4680
	2024	5,362,027	35,433,926	660.8%	3,392	2,334,166	15,424,885	660.8%	1.0000	1.1012	1.0000	0.1164	0.0000	0.884	0.866	7.5%	0.4353
	2025	4,621,754	33,622,085	727.5%	2,984	1,871,548	13,615,038	727.5%	1.0000	1.1008	1.0000	0.1202	0.0000	0.880	0.862	7.5%	0.4049
	2026	3,964,246	31,753,683	801.0%	2,614	1,493,297	11,961,340	801.0%	1.0000	1.1011	1.0000	0.1240	0.0000	0.876	0.858	7.5%	0.3767
	2027	3,383,749	29,841,663	881.9%	2,280	1,185,702	10,456,836	881.9%	1.0000	1.1010	1.0000	0.1277	0.0000	0.872	0.854	7.5%	0.3504
	2028	2,874,286	27,892,449	970.4%	1,980	936,912	9,091,917	970.4%	1.0000	1.1004	1.0000	0.1315	0.0000	0.868	0.849	7.5%	0.3260
	2029	2,429,777	25,946,819	1067.9%	1,712	736,761	7,867,640	1067.9%	1.0000	1.1004	1.0000	0.1353	0.0000	0.865	0.845	7.5%	0.3032
	2030	2,044,171	24,076,924	1177.8%	1,474	576,593	6,791,300	1177.8%	1.0000	1.1030	1.0000	0.1392	0.0000	0.861	0.841	7.5%	0.2821
	2031	1,711,546	22,293,255	1302.5%	1,263	449,089	5,849,475	1302.5%	1.0000	1.1059	1.0000	0.1430	0.0000	0.857	0.837	7.5%	0.2624
	2032	1,426,201	20,577,636	1442.8%	1,078	348,109	5,022,621	1442.8%	1.0000	1.1077	1.0000	0.1469	0.0000	0.853	0.833	7.5%	0.2441
	2033	1,182,737	18,889,205	1597.1%	915	268,544	4,288,843	1597.1%	1.0000	1.1069	1.0000	0.1508	0.0000	0.849	0.829	7.5%	0.2271
	2034	976,108	17,229,952	1765.2%	774	206,166	3,639,168	1765.2%	1.0000	1.1053	1.0000	0.1547	0.0000	0.845	0.825	7.5%	0.2112
	2035	801,663	15,599,031	1945.8%	651	157,508	3,064,836	1945.8%	1.0000	1.1024	1.0000	0.1587	0.0000	0.841	0.821	7.5%	0.1965
	2036	655,159	13,984,129	2134.5%	545	119,742	2,555,857	2134.5%	1.0000	1.0969	1.0000	0.1628	0.0000	0.837	0.817	7.5%	0.1828
	2037	532,763	12,407,869	2329.0%	454	90,579	2,109,550	2329.0%	1.0000	1.0911	1.0000	0.1669	0.0000	0.833	0.813	7.5%	0.1700
	2038	431,047	10,903,228	2529.5%	376	68,172	1,724,405	2529.5%	1.0000	1.0861	1.0000	0.1711	0.0000	0.829	0.809	7.5%	0.1582
	2039	346,966	9,492,825	2735.9%	310	51,046	1,396,597	2735.9%	1.0000	1.0816	1.0000	0.1753	0.0000	0.825	0.805	7.5%	0.1471
	2040	277,838	8,207,176	2953.9%	255	38,024	1,123,210	2953.9%	1.0000	1.0797	1.0000	0.1795	0.0000	0.820	0.801	7.5%	0.1369
	2041	221,311	7,080,143	3199.2%	208	28,175	901,365	3199.2%	1.0000	1.0830	1.0000	0.1838	0.0000	0.816	0.797	7.5%	0.1273
	2042	175,341	6,091,148	3473.9%	169	20,765	721,356	3473.9%	1.0000	1.0859	1.0000	0.1881	0.0000	0.812	0.792	7.5%	0.1184
	2043	138,161	5,200,792	3764.3%	136	15,220	572,943	3764.3%	1.0000	1.0836	1.0000	0.1925	0.0000	0.808	0.788	7.5%	0.1102
	2044	108,255	4,423,445	4086.1%	109	11,094	453,309	4086.1%	1.0000	1.0855	1.0000	0.1969	0.0000	0.803	0.784	7.5%	0.1025
	2045	84,336	3,757,243	4455.1%	87	8,040	358,174	4455.1%	1.0000	1.0903	1.0000	0.2014	0.0000	0.799	0.779	7.5%	0.0953
	2046	65,316	3,163,723	4843.7%	69	5,792	280,553	4843.7%	1.0000	1.0872	1.0000	0.2059	0.0000	0.794	0.774	7.5%	0.0887
	2047	50,282	2,638,473	5247.4%	55	4,148	217,651	5247.4%	1.0000	1.0833	1.0000	0.2105	0.0000	0.789	0.770	7.5%	0.0825
	2048	38,473	2,176,918	5658.3%	43	2,952	167,048	5658.3%	1.0000	1.0783	1.0000	0.2151	0.0000	0.785	0.765	7.5%	0.0767
	2049	29,258	1,781,390	6088.5%	34	2,089	127,160	6088.5%	1.0000	1.0760	1.0000	0.2195	0.0000	0.780	0.760	7.5%	0.0714
	2050	22,119	1,444,177	6529.2%	26	1,469	95,897	6529.2%	1.0000	1.0724	1.0000	0.2239	0.0000	0.776	0.756	7.5%	0.0664
	2051	16,627	1,158,738	6969.0%	20	1,027	71,575	6969.0%	1.0000	1.0674	1.0000	0.2279	0.0000	0.772	0.752	7.5%	0.0618
	2052	12,434	922,543	7419.7%	15	714	53,009	7419.7%	1.0000	1.0647	1.0000	0.2317	0.0000	0.768	0.748	7.5%	0.0575
Past		384,424,850	240,408,437	62.5%	224,746	719,589,929	350,949,990	48.8%									
Future		169,372,879	866,999,227	511.9%	99,945	111,920,939	437,000,533	390.5%									
Lifetime		553,797,729	1,107,407,663	200.0%	324,691	831,510,868	787,950,524	94.8%									

EXHIBIT I
MetLife Insurance Company of Connecticut
Nationwide Experience Projections with 10.0% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1997	9,335,138	279,494	3.0%	12,262	28,638,609	857,441	3.0%				0.0095		0.991		7.5%	3.0678
	1998	25,590,645	2,067,121	8.1%	16,086	73,030,446	5,899,138	8.1%				0.0434		0.957		7.5%	2.8538
	1999	27,546,337	2,865,670	10.4%	16,426	73,127,062	7,607,472	10.4%				0.0314		0.969		7.5%	2.6547
	2000	27,417,596	4,536,982	16.5%	16,015	67,707,250	11,203,995	16.5%				0.0253		0.975		7.5%	2.4695
	2001	27,028,171	7,366,406	27.3%	15,607	62,088,904	16,922,052	27.3%				0.0257		0.974		7.5%	2.2972
	2002	26,702,697	9,258,575	34.7%	15,280	57,061,608	19,784,861	34.7%				0.0210		0.979		7.5%	2.1369
	2003	26,316,364	9,941,648	37.8%	14,977	52,312,599	19,762,360	37.8%				0.0198		0.980		7.5%	1.9878
	2004	25,875,167	9,044,798	35.0%	14,615	47,847,043	16,725,181	35.0%				0.0242		0.976		7.5%	1.8491
	2005	25,340,099	13,802,326	54.5%	14,258	43,588,486	23,741,915	54.5%				0.0244		0.976		7.5%	1.7201
	2006	24,839,961	18,727,290	75.4%	13,924	39,747,143	29,966,081	75.4%				0.0234		0.977		7.5%	1.6001
	2007	24,573,311	16,967,412	69.0%	13,585	36,577,180	25,255,859	69.0%				0.0243		0.976		7.5%	1.4885
	2008	24,194,673	23,015,417	95.1%	13,223	33,501,006	31,868,156	95.1%				0.0266		0.973		7.5%	1.3846
	2009	23,788,030	27,376,681	115.1%	12,832	30,639,954	35,262,283	115.1%				0.0296		0.970		7.5%	1.2880
Projected Future Experience	2010	23,071,415	28,838,030	125.0%	12,376	27,643,651	34,553,079	125.0%				0.0355		0.964		7.5%	1.1982
	2011	21,830,331	35,717,724	163.6%	11,857	24,331,732	39,810,394	163.6%				0.0419		0.958		7.5%	1.1146
	2012	20,974,917	30,602,863	145.9%	11,423	21,747,257	31,729,724	145.9%				0.0366		0.963		7.5%	1.0368
	2013	19,888,830	43,111,025	216.8%	10,562	19,182,491	41,579,964	216.8%	1.0000	1.4857	1.0000	0.0754	0.0000	0.925	0.948	7.5%	0.9645
	2014	19,068,479	44,551,174	233.6%	9,724	17,108,162	39,971,133	233.6%	1.0545	1.1347	1.0000	0.0793	0.0000	0.921	0.911	7.5%	0.8972
	2015	18,046,878	45,339,774	251.2%	8,914	15,061,940	37,840,615	251.2%	1.0431	1.1236	1.0000	0.0833	0.0000	0.917	0.906	7.5%	0.8346
	2016	16,255,228	45,705,584	281.2%	8,136	12,620,119	35,484,577	281.2%	1.0000	1.1192	1.0000	0.0873	0.0000	0.913	0.901	7.5%	0.7764
	2017	14,563,763	45,159,380	310.1%	7,395	10,518,057	32,614,436	310.1%	1.0000	1.1028	1.0000	0.0910	0.0000	0.909	0.896	7.5%	0.7222
	2018	12,984,500	44,197,353	340.4%	6,696	8,723,257	29,692,701	340.4%	1.0000	1.0977	1.0000	0.0945	0.0000	0.905	0.892	7.5%	0.6718
	2019	11,522,038	43,032,538	373.5%	6,040	7,200,693	26,893,167	373.5%	1.0000	1.0972	1.0000	0.0980	0.0000	0.902	0.887	7.5%	0.6249
	2020	10,175,889	41,712,730	409.9%	5,426	5,915,737	24,249,631	409.9%	1.0000	1.0976	1.0000	0.1016	0.0000	0.898	0.883	7.5%	0.5813
	2021	8,943,967	40,274,684	450.3%	4,855	4,836,801	21,780,116	450.3%	1.0000	1.0985	1.0000	0.1052	0.0000	0.895	0.879	7.5%	0.5408
	2022	7,823,167	38,774,072	495.6%	4,326	3,935,521	19,505,676	495.6%	1.0000	1.1007	1.0000	0.1089	0.0000	0.891	0.875	7.5%	0.5031
	2023	6,809,507	37,150,323	545.6%	3,839	3,186,594	17,384,961	545.6%	1.0000	1.1007	1.0000	0.1127	0.0000	0.887	0.870	7.5%	0.4680
	2024	5,898,231	35,433,926	600.8%	3,392	2,567,583	15,424,885	600.8%	1.0000	1.1012	1.0000	0.1164	0.0000	0.884	0.866	7.5%	0.4353
	2025	5,083,931	33,622,085	661.3%	2,984	2,058,704	13,615,038	661.3%	1.0000	1.1008	1.0000	0.1202	0.0000	0.880	0.862	7.5%	0.4049
	2026	4,360,671	31,753,683	728.2%	2,614	1,642,627	11,961,340	728.2%	1.0000	1.1011	1.0000	0.1240	0.0000	0.876	0.858	7.5%	0.3767
	2027	3,722,125	29,841,663	801.7%	2,280	1,304,272	10,456,836	801.7%	1.0000	1.1010	1.0000	0.1277	0.0000	0.872	0.854	7.5%	0.3504
	2028	3,161,715	27,892,449	882.2%	1,980	1,030,603	9,091,917	882.2%	1.0000	1.1004	1.0000	0.1315	0.0000	0.868	0.849	7.5%	0.3260
	2029	2,672,755	25,946,819	970.8%	1,712	810,437	7,867,640	970.8%	1.0000	1.1004	1.0000	0.1353	0.0000	0.865	0.845	7.5%	0.3032
	2030	2,248,588	24,076,924	1070.8%	1,474	634,252	6,791,300	1070.8%	1.0000	1.1030	1.0000	0.1392	0.0000	0.861	0.841	7.5%	0.2821
	2031	1,882,701	22,293,255	1184.1%	1,263	493,997	5,849,475	1184.1%	1.0000	1.1059	1.0000	0.1430	0.0000	0.857	0.837	7.5%	0.2624
	2032	1,568,822	20,577,636	1311.7%	1,078	382,920	5,022,621	1311.7%	1.0000	1.1077	1.0000	0.1469	0.0000	0.853	0.833	7.5%	0.2441
	2033	1,301,011	18,889,205	1451.9%	915	295,398	4,288,843	1451.9%	1.0000	1.1069	1.0000	0.1508	0.0000	0.849	0.829	7.5%	0.2271
	2034	1,073,719	17,229,952	1604.7%	774	226,782	3,639,168	1604.7%	1.0000	1.1053	1.0000	0.1547	0.0000	0.845	0.825	7.5%	0.2112
	2035	881,830	15,599,031	1768.9%	651	173,258	3,064,836	1768.9%	1.0000	1.1024	1.0000	0.1587	0.0000	0.841	0.821	7.5%	0.1965
	2036	720,675	13,984,129	1940.4%	545	131,717	2,555,857	1940.4%	1.0000	1.0969	1.0000	0.1628	0.0000	0.837	0.817	7.5%	0.1828
	2037	586,039	12,407,869	2117.2%	454	99,637	2,109,550	2117.2%	1.0000	1.0911	1.0000	0.1669	0.0000	0.833	0.813	7.5%	0.1700
	2038	474,151	10,903,228	2299.5%	376	74,990	1,724,405	2299.5%	1.0000	1.0861	1.0000	0.1711	0.0000	0.829	0.809	7.5%	0.1582
	2039	381,663	9,492,825	2487.2%	310	56,151	1,396,597	2487.2%	1.0000	1.0816	1.0000	0.1753	0.0000	0.825	0.805	7.5%	0.1471
	2040	305,622	8,207,176	2685.4%	255	41,827	1,123,210	2685.4%	1.0000	1.0797	1.0000	0.1795	0.0000	0.820	0.801	7.5%	0.1369
	2041	243,443	7,080,143	2908.3%	208	30,992	901,365	2908.3%	1.0000	1.0830	1.0000	0.1838	0.0000	0.816	0.797	7.5%	0.1273
	2042	192,875	6,091,148	3158.1%	169	22,842	721,356	3158.1%	1.0000	1.0859	1.0000	0.1881	0.0000	0.812	0.792	7.5%	0.1184
	2043	151,977	5,200,792	3422.1%	136	16,742	572,943	3422.1%	1.0000	1.0836	1.0000	0.1925	0.0000	0.808	0.788	7.5%	0.1102
	2044	119,080	4,423,445	3714.7%	109	12,203	453,309	3714.7%	1.0000	1.0855	1.0000	0.1969	0.0000	0.803	0.784	7.5%	0.1025
	2045	92,770	3,757,243	4050.1%	87	8,844	358,174	4050.1%	1.0000	1.0903	1.0000	0.2014	0.0000	0.799	0.779	7.5%	0.0953
	2046	71,847	3,163,723	4403.4%	69	6,371	280,553	4403.4%	1.0000	1.0872	1.0000	0.2059	0.0000	0.794	0.774	7.5%	0.0887
	2047	55,310	2,638,473	4770.3%	55	4,563	217,651	4770.3%	1.0000	1.0833	1.0000	0.2105	0.0000	0.789	0.770	7.5%	0.0825
	2048	42,320	2,176,918	5144.0%	43	3,247	167,048	5144.0%	1.0000	1.0783	1.0000	0.2151	0.0000	0.785	0.765	7.5%	0.0767
	2049	32,184	1,781,390	5535.0%	34	2,297	127,160	5535.0%	1.0000	1.0760	1.0000	0.2195	0.0000	0.780	0.760	7.5%	0.0714
	2050	24,331	1,444,177	5935.6%	26	1,616	95,897	5935.6%	1.0000	1.0724	1.0000	0.2239	0.0000	0.776	0.756	7.5%	0.0664
	2051	18,290	1,158,738	6335.5%	20	1,130	71,575	6335.5%	1.0000	1.0674	1.0000	0.2279	0.0000	0.772	0.752	7.5%	0.0618
	2052	13,677	922,543	6745.1%	15	786	53,009	6745.1%	1.0000	1.0647	1.0000	0.2317	0.0000	0.768	0.748	7.5%	0.0575
Past		384,424,850	240,408,437	62.5%	224,746	719,589,929	350,949,990	48.8%									
Future		183,464,598	866,999,227	472.6%	99,945	120,426,160	437,000,533	362.9%									
Lifetime		567,889,448	1,107,407,663	195.0%	324,691	840,016,089	787,950,524	93.8%									

EXHIBIT II
MetLife Insurance Company of Connecticut
District of Columbia-specific Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1997	26,608	0	0.0%	32	81,629	0	0.0%				0.0000		1.000		7.5%	3.0678
	1998	100,009	0	0.0%	51	285,405	0	0.0%				0.0192		0.981		7.5%	2.8538
	1999	98,941	0	0.0%	48	262,657	0	0.0%				0.0588		0.941		7.5%	2.6547
	2000	95,873	114,181	119.1%	46	236,757	281,968	119.1%				0.0417		0.958		7.5%	2.4695
	2001	95,357	0	0.0%	46	219,054	0	0.0%				0.0000		1.000		7.5%	2.2972
	2002	95,880	6,372	6.6%	45	204,888	13,617	6.6%				0.0217		0.978		7.5%	2.1369
	2003	95,690	0	0.0%	44	190,215	0	0.0%				0.0222		0.978		7.5%	1.9878
	2004	95,261	21,512	22.6%	44	176,152	39,779	22.6%				0.0000		1.000		7.5%	1.8491
	2005	96,476	7,089	7.3%	44	165,951	12,195	7.3%				0.0000		1.000		7.5%	1.7201
	2006	98,273	1,030,436	1048.5%	44	157,249	1,648,830	1048.5%				0.0000		1.000		7.5%	1.6001
	2007	98,674	94,724	96.0%	43	146,875	140,997	96.0%				0.0227		0.977		7.5%	1.4885
	2008	96,008	161,103	167.8%	43	132,937	223,071	167.8%				0.0000		1.000		7.5%	1.3846
	2009	96,575	0	0.0%	42	124,392	0	0.0%				0.0233		0.977		7.5%	1.2880
Projected Future Experience	2010	97,038	2,761	2.8%	42	116,269	3,308	2.8%				0.0000		1.000		7.5%	1.1982
	2011	97,432	11,515	11.8%	42	108,596	12,834	11.8%				0.0000		1.000		7.5%	1.1146
	2012	99,289	58,869	59.3%	42	102,945	61,037	59.3%				0.0000		1.000		7.5%	1.0368
	2013	96,723	239,856	248.0%	39	93,288	231,338	248.0%	1.0000	4.1825	1.0000	0.0669	0.0000	0.933	0.974	7.5%	0.9645
	2014	88,740	250,672	282.5%	36	79,617	224,902	282.5%	1.0000	1.1391	1.0000	0.0701	0.0000	0.930	0.917	7.5%	0.8972
	2015	81,014	256,648	316.8%	34	67,615	214,199	316.8%	1.0000	1.1215	1.0000	0.0733	0.0000	0.927	0.913	7.5%	0.8346
	2016	73,604	258,519	351.2%	31	57,144	200,707	351.2%	1.0000	1.1087	1.0000	0.0765	0.0000	0.924	0.909	7.5%	0.7764
	2017	66,569	256,571	385.4%	29	48,077	185,298	385.4%	1.0000	1.0973	1.0000	0.0794	0.0000	0.921	0.904	7.5%	0.7222
	2018	59,968	253,757	423.2%	26	40,288	170,479	423.2%	1.0000	1.0979	1.0000	0.0822	0.0000	0.918	0.901	7.5%	0.6718
	2019	53,821	249,272	463.2%	24	33,635	155,783	463.2%	1.0000	1.0945	1.0000	0.0850	0.0000	0.915	0.897	7.5%	0.6249
	2020	48,128	245,113	509.3%	22	27,979	142,496	509.3%	1.0000	1.0996	1.0000	0.0879	0.0000	0.912	0.894	7.5%	0.5813
	2021	42,880	242,521	565.6%	20	23,189	131,153	565.6%	1.0000	1.1105	1.0000	0.0909	0.0000	0.909	0.891	7.5%	0.5408
	2022	38,065	240,067	630.7%	18	19,149	120,768	630.7%	1.0000	1.1151	1.0000	0.0941	0.0000	0.906	0.888	7.5%	0.5031
	2023	33,665	235,970	700.9%	16	15,754	110,425	700.9%	1.0000	1.1114	1.0000	0.0973	0.0000	0.903	0.884	7.5%	0.4680
	2024	29,661	230,438	776.9%	15	12,912	100,313	776.9%	1.0000	1.1084	1.0000	0.1007	0.0000	0.899	0.881	7.5%	0.4353
	2025	26,031	223,837	859.9%	13	10,541	90,641	859.9%	1.0000	1.1068	1.0000	0.1043	0.0000	0.896	0.878	7.5%	0.4049
	2026	22,754	217,026	953.8%	12	8,571	81,752	953.8%	1.0000	1.1092	1.0000	0.1080	0.0000	0.892	0.874	7.5%	0.3767
	2027	19,809	208,039	1050.2%	10	6,941	72,899	1050.2%	1.0000	1.1011	1.0000	0.1118	0.0000	0.888	0.871	7.5%	0.3504
	2028	17,174	198,473	1155.7%	9	5,598	64,695	1155.7%	1.0000	1.1004	1.0000	0.1157	0.0000	0.884	0.867	7.5%	0.3260
	2029	14,826	187,603	1265.3%	8	4,496	56,885	1265.3%	1.0000	1.0949	1.0000	0.1198	0.0000	0.880	0.863	7.5%	0.3032
	2030	12,746	178,541	1400.8%	7	3,595	50,361	1400.8%	1.0000	1.1071	1.0000	0.1240	0.0000	0.876	0.860	7.5%	0.2821
	2031	10,909	169,747	1556.0%	6	2,862	44,539	1556.0%	1.0000	1.1108	1.0000	0.1284	0.0000	0.872	0.856	7.5%	0.2624
	2032	9,296	159,976	1721.0%	5	2,269	39,047	1721.0%	1.0000	1.1060	1.0000	0.1330	0.0000	0.867	0.852	7.5%	0.2441
	2033	7,884	148,946	1889.2%	5	1,790	33,819	1889.2%	1.0000	1.0978	1.0000	0.1378	0.0000	0.862	0.848	7.5%	0.2271
	2034	6,654	137,237	2062.3%	4	1,405	28,986	2062.3%	1.0000	1.0916	1.0000	0.1428	0.0000	0.857	0.844	7.5%	0.2112
	2035	5,588	124,311	2224.6%	3	1,098	24,424	2224.6%	1.0000	1.0787	1.0000	0.1480	0.0000	0.852	0.840	7.5%	0.1965
	2036	4,667	110,733	2372.5%	3	853	20,239	2372.5%	1.0000	1.0665	1.0000	0.1533	0.0000	0.847	0.835	7.5%	0.1828
	2037	3,876	97,870	2524.8%	2	659	16,640	2524.8%	1.0000	1.0642	1.0000	0.1589	0.0000	0.841	0.831	7.5%	0.1700
	2038	3,200	86,064	2689.2%	2	506	13,611	2689.2%	1.0000	1.0651	1.0000	0.1646	0.0000	0.835	0.826	7.5%	0.1582
	2039	2,626	74,449	2834.8%	2	386	10,953	2834.8%	1.0000	1.0542	1.0000	0.1704	0.0000	0.830	0.821	7.5%	0.1471
	2040	2,142	63,475	2963.7%	1	293	8,687	2963.7%	1.0000	1.0455	1.0000	0.1762	0.0000	0.824	0.816	7.5%	0.1369
	2041	1,736	53,695	3093.5%	1	221	6,836	3093.5%	1.0000	1.0438	1.0000	0.1821	0.0000	0.818	0.810	7.5%	0.1273
	2042	1,398	45,030	3221.2%	1	166	5,333	3221.2%	1.0000	1.0413	1.0000	0.1880	0.0000	0.812	0.805	7.5%	0.1184
	2043	1,119	37,447	3347.1%	1	123	4,125	3347.1%	1.0000	1.0391	1.0000	0.1938	0.0000	0.806	0.800	7.5%	0.1102
	2044	890	31,217	3508.4%	1	91	3,199	3508.4%	1.0000	1.0482	1.0000	0.1997	0.0000	0.800	0.795	7.5%	0.1025
	2045	703	26,224	3728.9%	1	67	2,500	3728.9%	1.0000	1.0628	1.0000	0.2054	0.0000	0.795	0.790	7.5%	0.0953
	2046	552	21,527	3896.4%	1	49	1,909	3896.4%	1.0000	1.0449	1.0000	0.2110	0.0000	0.789	0.786	7.5%	0.0887
	2047	431	17,689	4099.8%	1	36	1,459	4099.8%	1.0000	1.0522	1.0000	0.2163	0.0000	0.784	0.781	7.5%	0.0825
	2048	335	14,785	4412.7%	1	26	1,135	4412.7%	1.0000	1.0763	1.0000	0.2214	0.0000	0.779	0.777	7.5%	0.0767
	2049	259	12,635	4882.1%	1	18	902	4882.1%	1.0000	1.1064	1.0000	0.2262	0.0000	0.774	0.772	7.5%	0.0714
	2050	199	10,802	5430.6%	1	13	717	5430.6%	1.0000	1.1123	1.0000	0.2307	0.0000	0.769	0.769	7.5%	0.0664
	2051	152	9,385	6167.5%	1	9	580	6167.5%	1.0000	1.1357	1.0000	0.2348	0.0000	0.765	0.765	7.5%	0.0618
	2052	116	8,040	6936.1%	1	7	462	6936.1%	1.0000	1.1246	1.0000	0.2388	0.0000	0.761	0.762	7.5%	0.0575
Past																	
Future		1,483,382	1,508,563	101.7%	698	2,711,971	2,437,636	89.9%									
Lifetime		890,912	5,634,208	632.4%	417	571,337	2,675,194	468.2%									
		2,374,294	7,142,771	300.8%	1,115	3,283,308	5,112,830	155.7%									

EXHIBIT II
MetLife Insurance Company of Connecticut
District of Columbia-specific Experience Projections with 10.0% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1997	26,608	0	0.0%	32	81,629	0	0.0%				0.0000		1.000		7.5%	3.0678
	1998	100,009	0	0.0%	51	285,405	0	0.0%				0.0192		0.981		7.5%	2.8538
	1999	98,941	0	0.0%	48	262,657	0	0.0%				0.0588		0.941		7.5%	2.6547
	2000	95,873	114,181	119.1%	46	236,757	281,968	119.1%				0.0417		0.958		7.5%	2.4695
	2001	95,357	0	0.0%	46	219,054	0	0.0%				0.0000		1.000		7.5%	2.2972
	2002	95,880	6,372	6.6%	45	204,888	13,617	6.6%				0.0217		0.978		7.5%	2.1369
	2003	95,690	0	0.0%	44	190,215	0	0.0%				0.0222		0.978		7.5%	1.9878
	2004	95,261	21,512	22.6%	44	176,152	39,779	22.6%				0.0000		1.000		7.5%	1.8491
	2005	96,476	7,089	7.3%	44	165,951	12,195	7.3%				0.0000		1.000		7.5%	1.7201
	2006	98,273	1,030,436	1048.5%	44	157,249	1,648,830	1048.5%				0.0000		1.000		7.5%	1.6001
	2007	98,674	94,724	96.0%	43	146,875	140,997	96.0%				0.0227		0.977		7.5%	1.4885
	2008	96,008	161,103	167.8%	43	132,937	223,071	167.8%				0.0000		1.000		7.5%	1.3846
	2009	96,575	0	0.0%	42	124,392	0	0.0%				0.0233		0.977		7.5%	1.2880
Projected Future Experience	2010	97,038	2,761	2.8%	42	116,269	3,308	2.8%				0.0000		1.000		7.5%	1.1982
	2011	97,432	11,515	11.8%	42	108,596	12,834	11.8%				0.0000		1.000		7.5%	1.1146
	2012	99,289	58,869	59.3%	42	102,945	61,037	59.3%				0.0000		1.000		7.5%	1.0368
	2013	96,723	239,856	248.0%	39	93,288	231,338	248.0%	1.0000	4.1825	1.0000	0.0669	0.0000	0.933	0.974	7.5%	0.9645
	2014	92,629	250,672	270.6%	36	83,106	224,902	270.6%	1.0452	1.1391	1.0000	0.0701	0.0000	0.930	0.917	7.5%	0.8972
	2015	89,116	256,648	288.0%	34	74,376	214,199	288.0%	1.0524	1.1215	1.0000	0.0733	0.0000	0.927	0.913	7.5%	0.8346
	2016	80,964	258,519	319.3%	31	62,858	200,707	319.3%	1.0000	1.1087	1.0000	0.0765	0.0000	0.924	0.909	7.5%	0.7764
	2017	73,226	256,571	350.4%	29	52,885	185,298	350.4%	1.0000	1.0973	1.0000	0.0794	0.0000	0.921	0.904	7.5%	0.7222
	2018	65,965	253,757	384.7%	26	44,317	170,479	384.7%	1.0000	1.0979	1.0000	0.0822	0.0000	0.918	0.901	7.5%	0.6718
	2019	59,203	249,272	421.0%	24	36,999	155,783	421.0%	1.0000	1.0945	1.0000	0.0850	0.0000	0.915	0.897	7.5%	0.6249
	2020	52,940	245,113	463.0%	22	30,777	142,496	463.0%	1.0000	1.0996	1.0000	0.0879	0.0000	0.912	0.894	7.5%	0.5813
	2021	47,168	242,521	514.2%	20	25,508	131,153	514.2%	1.0000	1.1105	1.0000	0.0909	0.0000	0.909	0.891	7.5%	0.5408
	2022	41,871	240,067	573.3%	18	21,064	120,768	573.3%	1.0000	1.1151	1.0000	0.0941	0.0000	0.906	0.888	7.5%	0.5031
	2023	37,032	235,970	637.2%	16	17,329	110,425	637.2%	1.0000	1.1114	1.0000	0.0973	0.0000	0.903	0.884	7.5%	0.4680
	2024	32,627	230,438	706.3%	15	14,203	100,313	706.3%	1.0000	1.1084	1.0000	0.1007	0.0000	0.899	0.881	7.5%	0.4353
	2025	28,634	223,837	781.7%	13	11,595	90,641	781.7%	1.0000	1.1068	1.0000	0.1043	0.0000	0.896	0.878	7.5%	0.4049
	2026	25,030	217,026	867.1%	12	9,429	81,752	867.1%	1.0000	1.1092	1.0000	0.1080	0.0000	0.892	0.874	7.5%	0.3767
	2027	21,790	208,039	954.8%	10	7,635	72,899	954.8%	1.0000	1.1011	1.0000	0.1118	0.0000	0.888	0.871	7.5%	0.3504
	2028	18,891	198,473	1050.6%	9	6,158	64,695	1050.6%	1.0000	1.1004	1.0000	0.1157	0.0000	0.884	0.867	7.5%	0.3260
	2029	16,309	187,603	1150.3%	8	4,945	56,885	1150.3%	1.0000	1.0949	1.0000	0.1198	0.0000	0.880	0.863	7.5%	0.3032
	2030	14,020	178,541	1273.5%	7	3,955	50,361	1273.5%	1.0000	1.1071	1.0000	0.1240	0.0000	0.876	0.860	7.5%	0.2821
	2031	12,000	169,747	1414.5%	6	3,149	44,539	1414.5%	1.0000	1.1108	1.0000	0.1284	0.0000	0.872	0.856	7.5%	0.2624
	2032	10,225	159,976	1564.5%	5	2,496	39,047	1564.5%	1.0000	1.1060	1.0000	0.1330	0.0000	0.867	0.852	7.5%	0.2441
	2033	8,672	148,946	1717.5%	5	1,969	33,819	1717.5%	1.0000	1.0978	1.0000	0.1378	0.0000	0.862	0.848	7.5%	0.2271
	2034	7,320	137,237	1874.8%	4	1,546	28,986	1874.8%	1.0000	1.0916	1.0000	0.1428	0.0000	0.857	0.844	7.5%	0.2112
	2035	6,147	124,311	2022.4%	3	1,208	24,424	2022.4%	1.0000	1.0787	1.0000	0.1480	0.0000	0.852	0.840	7.5%	0.1965
	2036	5,134	110,733	2156.8%	3	938	20,239	2156.8%	1.0000	1.0665	1.0000	0.1533	0.0000	0.847	0.835	7.5%	0.1828
	2037	4,264	97,870	2295.3%	2	725	16,640	2295.3%	1.0000	1.0642	1.0000	0.1589	0.0000	0.841	0.831	7.5%	0.1700
	2038	3,520	86,064	2444.7%	2	557	13,611	2444.7%	1.0000	1.0651	1.0000	0.1646	0.0000	0.835	0.826	7.5%	0.1582
	2039	2,889	74,449	2577.1%	2	425	10,953	2577.1%	1.0000	1.0542	1.0000	0.1704	0.0000	0.830	0.821	7.5%	0.1471
	2040	2,356	63,475	2694.3%	1	322	8,687	2694.3%	1.0000	1.0455	1.0000	0.1762	0.0000	0.824	0.816	7.5%	0.1369
	2041	1,909	53,695	2812.3%	1	243	6,836	2812.3%	1.0000	1.0438	1.0000	0.1821	0.0000	0.818	0.810	7.5%	0.1273
	2042	1,538	45,030	2928.4%	1	182	5,333	2928.4%	1.0000	1.0413	1.0000	0.1880	0.0000	0.812	0.805	7.5%	0.1184
	2043	1,231	37,447	3042.8%	1	136	4,125	3042.8%	1.0000	1.0391	1.0000	0.1938	0.0000	0.806	0.800	7.5%	0.1102
	2044	979	31,217	3189.4%	1	100	3,199	3189.4%	1.0000	1.0482	1.0000	0.1997	0.0000	0.800	0.795	7.5%	0.1025
	2045	774	26,224	3389.9%	1	74	2,500	3389.9%	1.0000	1.0628	1.0000	0.2054	0.0000	0.795	0.790	7.5%	0.0953
	2046	608	21,527	3542.2%	1	54	1,909	3542.2%	1.0000	1.0449	1.0000	0.2110	0.0000	0.789	0.786	7.5%	0.0887
	2047	475	17,689	3727.0%	1	39	1,459	3727.0%	1.0000	1.0522	1.0000	0.2163	0.0000	0.784	0.781	7.5%	0.0825
	2048	369	14,785	4011.6%	1	28	1,135	4011.6%	1.0000	1.0763	1.0000	0.2214	0.0000	0.779	0.777	7.5%	0.0767
	2049	285	12,635	4438.3%	1	20	902	4438.3%	1.0000	1.1064	1.0000	0.2262	0.0000	0.774	0.772	7.5%	0.0714
	2050	219	10,802	4936.9%	1	15	717	4936.9%	1.0000	1.1123	1.0000	0.2307	0.0000	0.769	0.769	7.5%	0.0664
	2051	167	9,385	5606.8%	1	10	580	5606.8%	1.0000	1.1357	1.0000	0.2348	0.0000	0.765	0.765	7.5%	0.0618
	2052	128	8,040	6305.5%	1	7	462	6305.5%	1.0000	1.1246	1.0000	0.2388	0.0000	0.761	0.762	7.5%	0.0575
	Past	1,483,382	1,508,563	101.7%	698	2,711,971	2,437,636	89.9%									
	Future	965,345	5,634,208	583.6%	417	614,670	2,675,194	435.2%									
	Lifetime	2,448,727	7,142,771	291.7%	1,115	3,326,641	5,112,830	153.7%									

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	136.40	129.80	123.20	18-44	9.90	9.35	8.25
45-49	162.80	154.00	145.20	45-49	11.55	11.00	9.90
50-54	192.50	181.50	169.40	50-54	13.20	12.65	11.55
55	255.20	238.70	221.10	55	17.05	16.50	15.40
56	271.70	255.20	236.50	56	18.70	17.60	16.50
57	289.30	271.70	251.90	57	19.80	18.70	17.60
58	308.00	288.20	268.40	58	20.90	19.80	18.70
59	327.80	306.90	286.00	59	22.55	20.90	19.25
60	347.60	326.70	304.70	60	23.65	22.00	20.35
61	371.80	349.80	325.60	61	25.30	23.65	22.00
62	397.10	372.90	347.60	62	26.95	25.30	23.65
63	423.50	398.20	371.80	63	28.60	26.95	25.30
64	452.10	424.60	397.10	64	30.80	29.15	26.95
65	481.80	453.20	423.50	65	32.45	30.80	28.60
66	529.10	498.30	465.30	66	35.75	34.10	31.35
67	580.80	546.70	511.50	67	39.05	37.40	34.65
68	636.90	599.50	561.00	68	42.90	40.70	37.95
69	699.60	657.80	616.00	69	46.75	44.55	41.25
70	766.70	721.60	675.40	70	51.15	48.40	45.10
71	853.60	803.00	751.30	71	57.20	53.90	50.60
72	948.20	893.20	836.00	72	63.80	59.95	56.10
73	1,054.90	992.20	929.50	73	70.95	67.10	62.70
74	1,172.60	1,103.30	1,032.90	74	78.65	74.25	69.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,303.50	1,226.50	1,148.40	75	87.45	82.50	77.00
76	1,467.40	1,380.50	1,292.50	76	98.45	92.95	86.90
77	1,651.10	1,553.20	1,454.20	77	111.10	104.50	97.90
78	1,857.90	1,747.90	1,636.80	78	124.85	117.15	110.00
79	2,090.00	1,966.80	1,841.40	79	140.25	132.00	123.75
80		2,212.10	2,071.30	80	157.30	147.95	138.60
81		2,489.30	2,330.90	81	177.10	166.65	156.20
82		2,800.60	2,622.40	82	199.10	187.55	175.45
83		3,150.40	2,950.20	83	224.40	211.20	197.45
84		3,545.30	3,318.70	84	251.90	237.60	222.20
				85	283.25	266.75	249.70
				86	319.00	300.30	281.05
				87	358.60	337.70	316.25
				88	403.70	380.05	355.85
				89	453.75	427.35	400.40
				90	510.95	480.70	450.45
				91	574.75	541.20	506.55
				92	646.25	608.85	569.80
				93	727.10	684.75	640.75
				94	817.85	770.00	721.05
				95	920.15	866.25	811.25
				96	1,035.10	974.60	912.45
				97	1,164.35	1,096.70	1,026.30
				98	1,310.10	1,233.65	1,155.00
				99	1,473.45	1,387.65	1,299.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	162.80	155.10	146.30	18-44	11.55	11.00	9.90
45-49	193.60	184.80	173.80	45-49	13.75	13.20	12.10
50-54	229.90	217.80	205.70	50-54	15.95	14.85	13.75
55	304.70	286.00	266.20	55	20.35	19.25	18.15
56	325.60	305.80	284.90	56	22.00	20.90	19.80
57	346.50	325.60	303.60	57	23.65	22.00	20.90
58	368.50	347.60	324.50	58	24.75	23.65	22.00
59	392.70	369.60	345.40	59	26.40	25.30	23.65
60	418.00	393.80	368.50	60	28.05	26.40	24.75
61	446.60	420.20	393.80	61	30.25	28.60	26.40
62	476.30	448.80	419.10	62	31.90	30.25	28.60
63	508.20	478.50	447.70	63	34.10	32.45	30.25
64	542.30	510.40	477.40	64	36.30	34.10	32.45
65	577.50	543.40	508.20	65	38.50	36.30	34.10
66	635.80	597.30	558.80	66	42.90	40.15	37.95
67	698.50	656.70	614.90	67	46.75	44.55	41.80
68	767.80	721.60	675.40	68	51.70	48.95	45.65
69	843.70	793.10	742.50	69	56.65	53.90	50.05
70	926.20	871.20	815.10	70	62.15	58.85	55.00
71	1,035.10	974.60	911.90	71	69.85	66.00	61.60
72	1,157.20	1,089.00	1,019.70	72	77.55	73.70	68.75
73	1,292.50	1,216.60	1,139.60	73	86.90	81.95	76.45
74	1,444.30	1,359.60	1,274.90	74	96.80	91.30	85.80

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,613.70	1,519.10	1,424.50	75	107.80	101.75	95.15
76	1,816.10	1,709.40	1,602.70	76	121.55	114.95	107.25
77	2,043.80	1,922.80	1,802.90	77	136.95	129.25	121.00
78	2,299.00	2,163.70	2,028.40	78	153.45	145.20	135.85
79	2,586.10	2,434.30	2,281.40	79	172.70	163.35	152.90
				80	194.15	183.15	171.60
				81	218.90	206.25	193.05
				82	245.85	232.10	217.25
				83	276.65	260.70	244.75
				84	311.30	293.15	275.00
				85	349.80	329.45	309.10
				86	393.80	370.70	348.15
				87	442.75	417.45	391.60
				88	498.30	469.15	440.55
				89	560.45	528.00	495.55
				90	630.85	594.00	557.15
				91	709.50	668.25	627.00
				92	798.05	751.85	705.10
				93	897.60	845.35	793.10
				94	1,009.80	951.50	892.65
				95	1,136.30	1,070.30	1,003.75
				96	1,278.20	1,203.95	1,129.70
				97	1,437.70	1,354.10	1,270.50
				98	1,617.55	1,523.50	1,429.45
				99	1,819.95	1,713.80	1,608.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	209.00	196.90	184.80	18-44	14.30	13.75	12.65
45-49	249.70	234.30	220.00	45-49	17.60	16.50	15.40
50-54	295.90	278.30	260.70	50-54	20.35	19.25	18.15
55	387.20	364.10	339.90	55	25.85	24.75	23.10
56	413.60	388.30	363.00	56	28.05	26.40	24.75
57	440.00	413.60	386.10	57	29.70	28.60	26.40
58	469.70	441.10	411.40	58	31.90	30.25	28.05
59	500.50	469.70	438.90	59	33.55	32.45	30.25
60	532.40	499.40	466.40	60	35.75	34.10	31.90
61	567.60	533.50	499.40	61	38.50	36.85	34.10
62	605.00	568.70	533.50	62	41.25	39.05	36.30
63	644.60	607.20	569.80	63	44.00	41.25	38.50
64	687.50	647.90	609.40	64	46.75	44.00	41.25
65	731.50	690.80	650.10	65	49.50	46.75	43.45
66	808.50	763.40	717.20	66	55.00	51.70	48.40
67	893.20	842.60	790.90	67	60.50	57.20	53.35
68	986.70	929.50	872.30	68	66.55	62.70	58.85
69	1,091.20	1,026.30	961.40	69	73.15	69.30	64.90
70	1,204.50	1,131.90	1,059.30	70	80.30	75.90	71.50
71	1,351.90	1,271.60	1,190.20	71	90.20	85.25	80.30
72	1,518.00	1,427.80	1,337.60	72	101.75	95.70	90.20
73	1,702.80	1,602.70	1,501.50	73	113.85	107.80	101.20
74	1,910.70	1,799.60	1,687.40	74	128.15	121.00	113.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,143.90	2,019.60	1,894.20	75	143.55	135.30	127.05
76	2,412.30	2,272.60	2,132.90	76	161.70	152.35	143.00
77	2,713.70	2,557.50	2,400.20	77	182.05	171.60	161.15
78	3,053.60	2,877.60	2,701.60	78	204.60	193.05	180.95
79	3,435.30	3,238.40	3,040.40	79	229.90	216.70	203.50
				80	258.50	243.65	228.25
				81	290.95	274.45	256.85
				82	327.25	308.55	289.30
				83	367.95	347.05	325.05
				84	414.15	389.95	365.75
				85	465.30	438.35	411.40
				86	523.60	493.35	463.10
				87	589.05	554.95	520.85
				88	662.75	624.25	586.30
				89	745.80	702.35	659.45
				90	838.75	790.35	741.40
				91	943.80	888.80	834.35
				92	1,061.50	999.90	938.30
				93	1,194.05	1,124.75	1,056.00
				94	1,343.10	1,265.55	1,188.00
				95	1,511.40	1,423.95	1,335.95
				96	1,700.05	1,601.60	1,503.15
				97	1,912.35	1,801.80	1,691.25
				98	2,151.60	2,027.30	1,902.45
				99	2,420.55	2,280.30	2,140.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	270.60	257.40	244.20	18-44	18.15	17.60	16.50
45-49	321.20	305.80	289.30	45-49	22.00	20.90	19.80
50-54	379.50	360.80	342.10	50-54	25.85	24.75	23.65
55	498.30	475.20	452.10	55	34.10	32.45	30.80
56	532.40	508.20	482.90	56	36.30	34.65	33.00
57	568.70	542.30	514.80	57	39.05	36.85	35.20
58	608.30	578.60	547.80	58	41.25	39.60	37.40
59	649.00	617.10	584.10	59	44.00	42.35	40.15
60	693.00	657.80	622.60	60	46.20	44.55	42.35
61	739.20	701.80	665.50	61	49.50	47.85	45.10
62	787.60	749.10	710.60	62	52.80	50.60	48.40
63	838.20	798.60	757.90	63	56.10	53.90	51.15
64	893.20	851.40	809.60	64	59.95	57.75	54.45
65	951.50	907.50	863.50	65	63.80	61.05	57.75
66	1,049.40	1,001.00	951.50	66	70.40	67.65	63.80
67	1,157.20	1,103.30	1,048.30	67	77.55	74.25	70.40
68	1,276.00	1,215.50	1,155.00	68	85.25	81.95	77.55
69	1,406.90	1,339.80	1,272.70	69	94.05	90.20	85.80
70	1,549.90	1,476.20	1,401.40	70	103.40	99.00	94.05
71	1,733.60	1,652.20	1,568.60	71	116.05	111.10	105.60
72	1,939.30	1,848.00	1,755.60	72	129.80	124.30	117.70
73	2,169.20	2,066.90	1,964.60	73	145.20	138.60	132.00
74	2,425.50	2,312.20	2,198.90	74	162.25	155.10	147.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,712.60	2,586.10	2,459.60	75	181.50	173.25	164.45
76	3,052.50	2,910.60	2,768.70	76	204.60	195.25	185.35
77	3,434.20	3,274.70	3,115.20	77	229.90	219.45	208.45
78	3,864.30	3,685.00	3,504.60	78	258.50	246.40	234.30
79	4,348.30	4,145.90	3,943.50	79	290.95	277.20	263.45
				80	326.70	311.30	295.90
				81	367.95	350.35	333.30
				82	413.60	394.35	375.10
				83	465.30	443.30	421.85
				84	523.60	498.85	474.65
				85	588.50	561.00	533.50
				86	662.20	631.40	600.60
				87	745.25	710.05	675.40
				88	838.20	799.15	760.10
				89	942.70	898.70	854.70
				90	1,060.95	1,011.45	961.40
				91	1,193.50	1,137.40	1,081.85
				92	1,342.55	1,279.85	1,217.15
				93	1,510.30	1,439.90	1,368.95
				94	1,698.95	1,619.75	1,540.00
				95	1,911.25	1,822.15	1,732.50
				96	2,149.95	2,049.85	1,949.20
				97	2,418.90	2,306.15	2,192.85
				98	2,721.40	2,594.35	2,466.75
				99	3,061.30	2,918.30	2,775.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	269.50	253.00	236.50	18-44	18.15	17.05	15.95
45-49	319.00	299.20	279.40	45-49	21.45	20.35	19.25
50-54	376.20	353.10	328.90	50-54	25.30	24.20	22.55
55	475.20	447.70	419.10	55	31.90	30.25	28.05
56	501.60	473.00	443.30	56	34.10	32.45	30.25
57	530.20	499.40	467.50	57	35.75	34.10	31.90
58	559.90	526.90	492.80	58	37.95	36.30	33.55
59	590.70	556.60	520.30	59	40.15	37.95	35.75
60	622.60	586.30	548.90	60	42.35	40.15	37.40
61	658.90	620.40	581.90	61	45.10	42.35	39.60
62	697.40	656.70	614.90	62	47.30	45.10	41.80
63	738.10	695.20	651.20	63	50.05	47.30	44.00
64	781.00	735.90	688.60	64	52.80	50.05	46.75
65	826.10	777.70	728.20	65	55.55	52.25	48.95
66	895.40	842.60	789.80	66	60.50	56.65	53.35
67	970.20	913.00	854.70	67	65.45	61.60	57.75
68	1,050.50	988.90	926.20	68	70.95	66.55	62.15
69	1,137.40	1,071.40	1,003.20	69	76.45	72.05	67.10
70	1,232.00	1,159.40	1,086.80	70	82.50	77.55	72.60
71	1,351.90	1,272.70	1,192.40	71	90.75	85.25	79.75
72	1,482.80	1,394.80	1,306.80	72	99.55	93.50	87.45
73	1,626.90	1,530.10	1,433.30	73	108.90	102.85	96.25
74	1,784.20	1,678.60	1,571.90	74	119.90	112.75	105.60

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,956.90	1,840.30	1,722.60	75	130.90	123.20	115.50
76	2,202.20	2,071.30	1,939.30	76	147.40	138.60	130.35
77	2,478.30	2,330.90	2,181.30	77	165.55	156.20	146.30
78	2,788.50	2,622.40	2,455.20	78	186.45	175.45	164.45
79	3,137.20	2,950.20	2,762.10	79	209.55	197.45	185.35
80		3,318.70	3,107.50	80		221.65	207.90
81		3,734.50	3,496.90	81		249.70	234.30
82		4,200.90	3,934.70	82		280.50	263.45
83		4,725.60	4,427.50	83		315.70	295.90
84		5,316.30	4,981.90	84		355.30	332.75

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	325.60	306.90	288.20	18-44	22.55	21.45	19.80
45-49	387.20	364.10	341.00	45-49	26.40	25.30	23.65
50-54	459.80	431.20	402.60	50-54	30.80	29.15	27.50
55	585.20	552.20	519.20	55	39.60	37.40	34.65
56	619.30	584.10	548.90	56	41.80	39.60	36.85
57	654.50	617.10	579.70	57	44.55	41.80	39.05
58	691.90	652.30	611.60	58	46.75	44.00	41.25
59	731.50	688.60	645.70	59	49.50	46.75	43.45
60	772.20	727.10	680.90	60	51.70	48.95	45.65
61	816.20	768.90	720.50	61	55.00	52.25	48.40
62	862.40	811.80	761.20	62	58.30	55.00	51.15
63	910.80	858.00	804.10	63	61.05	57.75	53.90
64	961.40	906.40	850.30	64	64.90	61.05	57.20
65	1,015.30	957.00	897.60	65	68.20	64.35	59.95
66	1,102.20	1,039.50	974.60	66	74.25	69.85	65.45
67	1,196.80	1,127.50	1,057.10	67	80.85	75.90	70.95
68	1,299.10	1,223.20	1,147.30	68	87.45	82.50	77.00
69	1,410.20	1,327.70	1,244.10	69	95.15	89.65	83.60
70	1,530.10	1,439.90	1,349.70	70	102.85	96.80	90.75
71	1,681.90	1,582.90	1,483.90	71	113.30	106.70	100.10
72	1,849.10	1,740.20	1,631.30	72	124.30	117.15	110.00
73	2,032.80	1,912.90	1,793.00	73	136.40	128.70	120.45
74	2,234.10	2,102.10	1,970.10	74	150.15	141.35	132.55
75	2,455.20	2,310.00	2,164.80	75	164.45	155.10	145.20
76	2,763.20	2,599.30	2,436.50	76	185.35	174.90	163.35
77	3,108.60	2,924.90	2,742.30	77	208.45	196.35	183.70
78	3,498.00	3,291.20	3,085.50	78	234.30	220.55	206.80
79	3,935.80	3,703.70	3,471.60	79	263.45	248.05	232.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	434.50	409.20	383.90	18-44	29.15	27.50	25.85
45-49	511.50	482.90	453.20	45-49	34.65	33.00	30.80
50-54	600.60	567.60	533.50	50-54	40.70	38.50	35.75
55	782.10	737.00	690.80	55	52.25	49.50	46.20
56	825.00	777.70	730.40	56	55.55	52.80	48.95
57	870.10	820.60	771.10	57	58.85	55.55	51.70
58	918.50	865.70	814.00	58	62.15	58.30	54.45
59	968.00	914.10	859.10	59	65.45	61.60	57.75
60	1,020.80	963.60	906.40	60	68.75	64.90	60.50
61	1,079.10	1,018.60	957.00	61	72.60	68.75	64.35
62	1,139.60	1,075.80	1,010.90	62	77.00	72.60	67.65
63	1,204.50	1,135.20	1,067.00	63	80.85	76.45	71.50
64	1,271.60	1,199.00	1,126.40	64	85.25	80.85	75.35
65	1,343.10	1,266.10	1,188.00	65	89.65	84.70	79.20
66	1,461.90	1,378.30	1,293.60	66	97.90	92.40	86.35
67	1,591.70	1,499.30	1,406.90	67	106.70	100.65	94.05
68	1,731.40	1,632.40	1,531.20	68	116.05	109.45	102.85
69	1,884.30	1,775.40	1,666.50	69	126.50	119.35	111.65
70	2,050.40	1,931.60	1,812.80	70	137.50	129.80	121.55
71	2,259.40	2,128.50	1,997.60	71	151.80	143.00	134.20
72	2,488.20	2,344.10	2,200.00	72	166.65	157.30	147.40
73	2,740.10	2,581.70	2,423.30	73	183.70	173.25	162.25
74	3,018.40	2,843.50	2,668.60	74	202.40	190.85	178.75
75	3,324.20	3,131.70	2,939.20	75	222.20	209.55	196.35
76	3,741.10	3,524.40	3,307.70	76	250.25	235.95	221.10
77	4,208.60	3,965.50	3,721.30	77	281.60	265.10	248.60
78	4,735.50	4,461.60	4,186.60	78	316.25	298.10	279.95
79	5,328.40	5,019.30	4,710.20	79	355.85	335.50	314.60

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	559.90	535.70	510.40	18-44	37.95	36.30	34.10
45-49	669.90	639.10	608.30	45-49	45.10	43.45	40.70
50-54	799.70	762.30	723.80	50-54	53.35	51.15	48.40
55	1,029.60	980.10	929.50	55	68.75	66.00	62.70
56	1,086.80	1,035.10	982.30	56	72.60	69.85	66.55
57	1,147.30	1,092.30	1,037.30	57	77.00	73.70	69.85
58	1,211.10	1,153.90	1,094.50	58	81.40	77.55	73.70
59	1,278.20	1,217.70	1,156.10	59	85.80	81.95	78.10
60	1,348.60	1,284.80	1,219.90	60	90.20	86.35	81.95
61	1,424.50	1,356.30	1,289.20	61	95.70	91.30	86.90
62	1,502.60	1,432.20	1,360.70	62	100.65	96.25	91.30
63	1,586.20	1,511.40	1,436.60	63	106.15	101.75	96.80
64	1,674.20	1,596.10	1,516.90	64	112.20	107.25	101.75
65	1,766.60	1,684.10	1,601.60	65	118.25	112.75	107.25
66	1,919.50	1,829.30	1,740.20	66	128.70	122.65	116.60
67	2,084.50	1,986.60	1,888.70	67	139.70	133.10	126.50
68	2,262.70	2,157.10	2,051.50	68	151.25	144.65	137.50
69	2,457.40	2,343.00	2,227.50	69	164.45	156.75	149.05
70	2,668.60	2,543.20	2,417.80	70	178.20	169.95	161.70
71	2,930.40	2,792.90	2,655.40	71	195.80	187.00	177.65
72	3,216.40	3,066.80	2,916.10	72	215.05	205.15	195.25
73	3,531.00	3,367.10	3,202.10	73	235.95	224.95	213.95
74	3,876.40	3,696.00	3,516.70	74	259.05	247.50	234.85
75	4,254.80	4,057.90	3,861.00	75	284.35	271.15	257.40
76	4,787.20	4,566.10	4,343.90	76	320.10	305.25	289.85
77	5,386.70	5,135.90	4,886.20	77	360.25	343.20	326.15
78	6,059.90	5,778.30	5,496.70	78	404.80	386.10	366.85
79	6,817.80	6,501.00	6,183.10	79	455.40	434.50	413.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	119.90	113.30	105.60	18-44	8.80	8.25	7.70
45-49	139.70	133.10	124.30	45-49	10.45	9.90	8.80
50-54	161.70	154.00	145.20	50-54	11.55	11.00	9.90
55	221.10	206.80	192.50	55	14.85	14.30	13.20
56	236.50	222.20	206.80	56	15.95	15.40	14.30
57	253.00	237.60	220.00	57	17.05	16.50	15.40
58	270.60	253.00	235.40	58	18.70	17.60	16.50
59	289.30	270.60	251.90	59	19.80	18.70	17.60
60	309.10	289.30	268.40	60	20.90	19.80	18.70
61	331.10	310.20	288.20	61	22.55	21.45	20.35
62	355.30	332.20	309.10	62	24.20	23.10	21.45
63	379.50	356.40	332.20	63	25.85	24.20	23.10
64	405.90	381.70	356.40	64	27.50	25.85	24.75
65	434.50	408.10	381.70	65	29.15	27.50	25.85
66	476.30	447.70	418.00	66	32.45	30.25	28.60
67	521.40	489.50	457.60	67	35.20	33.55	31.35
68	569.80	535.70	501.60	68	38.50	36.30	34.10
69	623.70	586.30	548.90	69	42.35	40.15	37.40
70	682.00	641.30	600.60	70	46.20	43.45	40.70
71	761.20	716.10	671.00	71	51.70	48.95	45.65
72	849.20	798.60	748.00	72	57.75	54.45	50.60
73	948.20	891.00	834.90	73	64.35	60.50	56.65
74	1,057.10	994.40	931.70	74	71.50	67.10	62.70

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,179.20	1,108.80	1,038.40	75	79.20	74.80	69.85
76	1,327.70	1,248.50	1,169.30	76	89.10	84.15	78.65
77	1,493.80	1,404.70	1,316.70	77	100.65	94.60	88.55
78	1,679.70	1,580.70	1,481.70	78	112.75	106.70	99.55
79	1,890.90	1,779.80	1,667.60	79	127.05	119.90	111.65
80		2,002.00	1,876.60	80	142.45	134.20	125.40
81		2,252.80	2,112.00	81	160.60	151.25	141.35
82		2,534.40	2,374.90	82	180.40	169.95	158.95
83		2,851.20	2,671.90	83	202.95	191.40	178.75
84		3,207.60	3,005.20	84	228.25	215.05	201.30
				85	256.30	241.45	226.05
				86	288.75	271.70	254.65
				87	324.50	305.80	286.55
				88	365.20	344.30	322.30
				89	410.85	387.20	362.45
				90	462.00	435.60	407.55
				91	519.75	489.50	458.70
				92	584.65	551.10	515.90
				93	657.80	619.85	580.25
				94	740.30	697.40	652.85
				95	832.70	784.30	734.25
				96	936.65	882.20	826.10
				97	1,053.80	992.75	929.50
				98	1,185.25	1,116.50	1,045.55
				99	1,333.20	1,256.20	1,175.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	138.60	129.80	121.00	18-44	9.90	9.35	8.80
45-49	163.90	154.00	144.10	45-49	11.55	11.00	10.45
50-54	191.40	180.40	169.40	50-54	13.20	12.65	11.55
55	264.00	246.40	228.80	55	17.60	17.05	15.95
56	282.70	264.00	245.30	56	19.25	18.70	17.05
57	301.40	282.70	262.90	57	20.35	19.80	18.15
58	322.30	302.50	281.60	58	22.00	20.90	19.80
59	344.30	323.40	301.40	59	23.65	22.55	20.90
60	367.40	345.40	322.30	60	24.75	23.65	22.00
61	393.80	369.60	345.40	61	26.95	25.30	23.65
62	421.30	396.00	369.60	62	28.60	27.50	25.30
63	449.90	423.50	394.90	63	30.80	29.15	26.95
64	481.80	453.20	423.50	64	32.45	31.35	29.15
65	514.80	484.00	452.10	65	34.65	33.00	30.80
66	566.50	533.50	498.30	66	38.50	36.30	34.10
67	623.70	586.30	548.90	67	42.35	40.15	37.40
68	686.40	645.70	603.90	68	46.20	44.00	40.70
69	754.60	710.60	664.40	69	50.60	47.85	45.10
70	829.40	781.00	731.50	70	55.55	52.25	48.95
71	927.30	873.40	818.40	71	62.15	58.85	55.00
72	1,037.30	976.80	915.20	72	69.85	66.00	61.60
73	1,159.40	1,092.30	1,023.00	73	78.10	73.70	68.75
74	1,295.80	1,221.00	1,144.00	74	87.45	82.50	77.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,448.70	1,364.00	1,279.30	75	97.35	91.85	85.80
76	1,631.30	1,535.60	1,439.90	76	110.00	103.40	96.80
77	1,834.80	1,728.10	1,620.30	77	123.20	116.60	108.90
78	2,064.70	1,943.70	1,822.70	78	138.60	130.90	122.65
79	2,324.30	2,187.90	2,050.40	79	155.65	146.85	137.50
				80	174.90	165.00	154.55
				81	196.90	185.90	173.80
				82	221.65	209.00	195.80
				83	249.15	234.85	220.00
				84	279.95	264.00	247.50
				85	314.60	296.45	277.75
				86	354.20	333.85	312.95
				87	398.20	375.65	352.00
				88	448.25	422.40	396.00
				89	504.35	475.20	444.95
				90	567.05	534.60	501.05
				91	638.00	601.15	563.20
				92	717.75	676.50	633.60
				93	807.40	760.65	712.80
				94	908.60	855.80	801.90
				95	1,021.90	963.05	902.00
				96	1,149.50	1,083.50	1,014.75
				97	1,293.05	1,218.80	1,141.80
				98	1,454.75	1,371.15	1,284.25
				99	1,636.80	1,542.20	1,444.85

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	171.60	160.60	148.50	18-44	11.55	11.00	10.45
45-49	201.30	189.20	177.10	45-49	14.30	13.20	12.65
50-54	234.30	222.20	210.10	50-54	16.50	15.40	14.30
55	331.10	313.50	294.80	55	22.55	21.45	19.80
56	355.30	335.50	315.70	56	24.20	23.10	21.45
57	379.50	358.60	336.60	57	25.85	24.75	23.10
58	405.90	382.80	358.60	58	27.50	26.40	24.75
59	434.50	409.20	382.80	59	29.70	28.05	26.40
60	464.20	436.70	408.10	60	31.35	29.70	28.05
61	497.20	467.50	437.80	61	33.55	31.90	30.25
62	531.30	500.50	469.70	62	36.30	34.10	31.90
63	567.60	535.70	502.70	63	38.50	36.30	34.10
64	607.20	574.20	539.00	64	41.25	39.05	36.30
65	649.00	613.80	577.50	65	44.00	41.25	38.50
66	718.30	678.70	639.10	66	48.95	45.65	42.90
67	795.30	750.20	705.10	67	53.90	50.60	47.30
68	878.90	829.40	778.80	68	59.40	56.10	52.25
69	972.40	917.40	861.30	69	65.45	62.15	57.75
70	1,075.80	1,013.10	950.40	70	72.05	68.20	63.80
71	1,207.80	1,137.40	1,067.00	71	80.85	77.00	72.05
72	1,355.20	1,277.10	1,197.90	72	90.75	85.80	80.30
73	1,521.30	1,432.20	1,344.20	73	102.30	96.25	90.20
74	1,707.20	1,608.20	1,509.20	74	114.40	108.35	101.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,915.10	1,804.00	1,692.90	75	128.15	121.00	113.30
76	2,156.00	2,030.60	1,905.20	76	144.65	136.40	127.60
77	2,425.50	2,284.70	2,143.90	77	162.25	153.45	143.55
78	2,730.20	2,570.70	2,412.30	78	182.60	172.15	161.70
79	3,072.30	2,893.00	2,713.70	79	205.15	193.60	181.50
				80	230.45	217.25	204.05
				81	259.60	244.75	229.90
				82	292.05	275.00	258.50
				83	328.35	309.65	290.40
				84	369.60	348.15	326.70
				85	415.25	391.60	367.40
				86	467.50	440.55	413.60
				87	525.80	496.10	465.30
				88	591.25	557.70	523.60
				89	665.50	627.55	589.05
				90	748.55	706.20	662.20
				91	842.05	794.20	745.25
				92	947.10	893.20	838.20
				93	1,065.90	1,004.85	942.70
				94	1,199.00	1,130.80	1,060.95
				95	1,348.60	1,272.15	1,193.50
				96	1,517.45	1,431.10	1,342.55
				97	1,706.65	1,609.85	1,510.30
				98	1,920.05	1,811.15	1,698.95
				99	2,160.40	2,037.20	1,911.25

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	218.90	206.80	194.70	18-44	14.85	14.30	13.75
45-49	262.90	248.60	234.30	45-49	18.15	17.60	16.50
50-54	313.50	297.00	280.50	50-54	20.90	20.35	19.25
55	429.00	409.20	389.40	55	29.15	28.05	26.40
56	458.70	437.80	416.90	56	31.35	30.25	28.60
57	490.60	467.50	445.50	57	33.55	32.45	30.25
58	523.60	499.40	475.20	58	35.75	34.65	32.45
59	559.90	533.50	508.20	59	38.50	36.85	34.65
60	597.30	569.80	542.30	60	40.70	39.05	36.85
61	640.20	610.50	580.80	61	43.45	41.80	39.60
62	685.30	653.40	621.50	62	46.75	44.55	42.35
63	733.70	699.60	664.40	63	49.50	47.85	45.10
64	786.50	749.10	710.60	64	52.80	50.60	48.40
65	841.50	800.80	760.10	65	56.10	53.90	51.15
66	927.30	883.30	838.20	66	62.15	59.40	56.65
67	1,021.90	973.50	924.00	67	68.20	65.45	62.15
68	1,126.40	1,072.50	1,018.60	68	75.35	72.60	68.75
69	1,241.90	1,182.50	1,122.00	69	83.05	79.75	75.90
70	1,367.30	1,302.40	1,236.40	70	91.30	87.45	83.05
71	1,531.20	1,459.70	1,386.00	71	102.30	97.90	92.95
72	1,713.80	1,634.60	1,553.20	72	114.95	110.00	104.50
73	1,919.50	1,830.40	1,740.20	73	128.70	122.65	116.60
74	2,148.30	2,049.30	1,949.20	74	144.10	137.50	130.35

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,404.60	2,294.60	2,183.50	75	161.15	153.45	145.75
76	2,706.00	2,581.70	2,456.30	76	181.50	172.70	164.45
77	3,044.80	2,905.10	2,763.20	77	204.05	194.70	184.80
78	3,426.50	3,268.10	3,108.60	78	229.35	218.90	207.90
79	3,855.50	3,677.30	3,496.90	79	257.95	246.40	233.75
				80	289.85	276.65	262.90
				81	326.15	311.30	295.90
				82	366.85	350.35	332.75
				83	413.05	393.80	374.00
				84	464.20	442.75	420.75
				85	521.95	497.75	473.00
				86	587.40	560.45	532.40
				87	661.10	630.30	598.95
				88	743.60	708.95	673.75
				89	836.55	797.50	757.90
				90	941.05	897.05	852.50
				91	1,058.20	1,009.25	959.20
				92	1,190.75	1,135.75	1,079.10
				93	1,339.25	1,277.65	1,213.85
				94	1,507.00	1,437.15	1,365.65
				95	1,695.10	1,616.45	1,536.15
				96	1,906.85	1,818.85	1,728.10
				97	2,145.55	2,046.00	1,944.25
				98	2,413.40	2,301.75	2,187.35
				99	2,715.35	2,589.40	2,460.70

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	227.70	215.60	203.50	18-44	15.95	14.85	13.75
45-49	269.50	254.10	239.80	45-49	19.25	18.15	16.50
50-54	316.80	299.20	280.50	50-54	22.00	20.90	19.25
55	419.10	393.80	368.50	55	28.05	26.40	24.75
56	443.30	416.90	390.50	56	30.25	28.05	26.40
57	469.70	441.10	412.50	57	31.90	29.70	28.05
58	496.10	466.40	436.70	58	33.55	31.90	29.70
59	524.70	493.90	460.90	59	35.75	33.55	31.35
60	554.40	521.40	487.30	60	37.40	35.20	33.00
61	587.40	552.20	515.90	61	39.60	37.40	35.20
62	622.60	585.20	546.70	62	42.35	39.60	37.40
63	658.90	619.30	578.60	63	44.55	41.80	39.60
64	697.40	655.60	611.60	64	47.30	44.55	41.80
65	738.10	693.00	646.80	65	49.50	46.75	44.00
66	800.80	752.40	702.90	66	53.90	51.15	47.85
67	867.90	816.20	762.30	67	58.30	55.00	51.70
68	941.60	885.50	827.20	68	63.25	59.95	56.10
69	1,020.80	960.30	897.60	69	68.75	64.90	60.50
70	1,106.60	1,040.60	973.50	70	74.25	69.85	65.45
71	1,215.50	1,142.90	1,069.20	71	81.95	77.00	72.05
72	1,334.30	1,254.00	1,173.70	72	89.65	84.15	79.20
73	1,464.10	1,376.10	1,288.10	73	97.90	92.40	86.90
74	1,607.10	1,510.30	1,413.50	74	107.80	101.75	95.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,763.30	1,657.70	1,551.00	75	117.70	111.10	103.95
76	1,984.40	1,865.60	1,745.70	76	132.55	125.40	117.15
77	2,231.90	2,098.80	1,964.60	77	149.05	140.80	132.00
78	2,510.20	2,360.60	2,211.00	78	167.75	158.40	147.95
79	2,822.60	2,655.40	2,487.10	79	189.20	177.65	166.65
80		2,986.50	2,798.40	80		199.65	187.00
81		3,360.50	3,149.30	81		224.95	210.65
82		3,781.80	3,543.10	82		253.00	237.05
83		4,254.80	3,986.40	83		284.35	266.20
84		4,787.20	4,485.80	84		320.10	299.75

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	278.30	261.80	245.30	18-44	18.70	17.60	16.50
45-49	328.90	310.20	290.40	45-49	22.55	20.90	19.80
50-54	387.20	365.20	343.20	50-54	26.40	24.75	23.10
55	510.40	481.80	453.20	55	34.65	32.45	30.25
56	541.20	510.40	480.70	56	36.85	34.65	32.45
57	573.10	541.20	508.20	57	39.05	36.30	34.10
58	607.20	572.00	537.90	58	41.25	38.50	36.30
59	643.50	606.10	568.70	59	43.45	40.70	37.95
60	680.90	641.30	601.70	60	45.65	42.90	40.15
61	721.60	679.80	638.00	61	48.40	45.65	42.90
62	763.40	719.40	674.30	62	51.15	48.40	45.10
63	808.50	761.20	713.90	63	54.45	51.15	47.85
64	855.80	806.30	755.70	64	57.20	54.45	50.60
65	905.30	852.50	799.70	65	60.50	57.20	53.35
66	983.40	926.20	869.00	66	66.00	62.15	58.30
67	1,068.10	1,005.40	943.80	67	71.50	67.65	63.25
68	1,159.40	1,092.30	1,025.20	68	78.10	73.70	68.75
69	1,258.40	1,185.80	1,113.20	69	84.70	79.75	74.80
70	1,366.20	1,287.00	1,207.80	70	91.85	86.35	80.85
71	1,503.70	1,415.70	1,328.80	71	101.20	95.15	89.10
72	1,653.30	1,557.60	1,459.70	72	111.10	104.50	97.90
73	1,818.30	1,712.70	1,604.90	73	122.10	114.95	107.80
74	2,000.90	1,883.20	1,764.40	74	134.20	126.50	118.25
75	2,200.00	2,070.20	1,939.30	75	146.85	138.60	129.80
76	2,475.00	2,329.80	2,182.40	76	165.55	156.20	146.30
77	2,785.20	2,621.30	2,455.20	77	185.90	175.45	164.45
78	3,132.80	2,948.00	2,763.20	78	209.55	197.45	184.80
79	3,524.40	3,317.60	3,108.60	79	235.40	221.65	207.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	355.30	335.50	314.60	18-44	24.20	23.10	21.45
45-49	424.60	400.40	375.10	45-49	29.15	27.50	25.85
50-54	506.00	476.30	446.60	50-54	34.10	32.45	30.25
55	676.50	634.70	592.90	55	45.10	42.90	40.15
56	716.10	672.10	628.10	56	47.85	45.65	42.90
57	756.80	710.60	664.40	57	50.60	48.40	45.10
58	800.80	752.40	704.00	58	53.90	51.15	47.85
59	847.00	796.40	744.70	59	56.65	53.90	50.60
60	895.40	841.50	787.60	60	59.95	56.65	53.35
61	948.20	892.10	836.00	61	63.80	60.50	56.65
62	1,004.30	944.90	885.50	62	67.65	63.80	59.95
63	1,063.70	1,001.00	939.40	63	71.50	67.65	63.25
64	1,125.30	1,060.40	995.50	64	75.35	71.50	67.10
65	1,191.30	1,123.10	1,054.90	65	79.75	75.35	70.40
66	1,296.90	1,222.10	1,148.40	66	86.90	82.50	77.00
67	1,411.30	1,329.90	1,248.50	67	94.60	89.65	83.60
68	1,536.70	1,447.60	1,358.50	68	102.85	97.35	91.30
69	1,672.00	1,574.10	1,477.30	69	112.20	106.15	99.00
70	1,819.40	1,712.70	1,606.00	70	121.55	114.95	107.80
71	2,005.30	1,888.70	1,771.00	71	134.20	127.05	118.80
72	2,209.90	2,081.20	1,951.40	72	147.95	139.70	130.90
73	2,435.40	2,293.50	2,150.50	73	162.80	154.00	144.65
74	2,684.00	2,527.80	2,370.50	74	179.30	169.40	158.95
75	2,957.90	2,785.20	2,611.40	75	197.45	186.45	174.90
76	3,327.50	3,133.90	2,939.20	76	222.20	210.10	196.90
77	3,743.30	3,525.50	3,306.60	77	250.25	235.95	221.65
78	4,210.80	3,966.60	3,721.30	78	281.60	265.65	249.15
79	4,737.70	4,461.60	4,186.60	79	316.80	298.65	279.95

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	471.90	448.80	424.60	18-44	31.90	30.80	29.15
45-49	568.70	541.20	511.50	45-49	38.50	36.85	35.20
50-54	684.20	650.10	614.90	50-54	45.65	44.00	41.80
55	899.80	859.10	818.40	55	60.50	57.75	55.00
56	952.60	909.70	866.80	56	64.35	61.60	58.30
57	1,007.60	962.50	917.40	57	67.65	64.90	62.15
58	1,065.90	1,017.50	970.20	58	71.50	68.75	65.45
59	1,126.40	1,076.90	1,026.30	59	75.90	72.60	69.30
60	1,191.30	1,138.50	1,085.70	60	79.75	76.45	73.15
61	1,259.50	1,203.40	1,147.30	61	84.70	80.85	77.55
62	1,332.10	1,271.60	1,211.10	62	89.65	85.80	81.95
63	1,408.00	1,343.10	1,278.20	63	94.60	90.20	86.35
64	1,487.20	1,419.00	1,349.70	64	100.10	95.70	90.75
65	1,571.90	1,498.20	1,424.50	65	105.60	100.65	95.70
66	1,708.30	1,629.10	1,548.80	66	114.95	109.45	103.95
67	1,856.80	1,769.90	1,683.00	67	124.85	118.80	112.75
68	2,018.50	1,923.90	1,829.30	68	135.30	129.25	122.65
69	2,193.40	2,091.10	1,988.80	69	146.85	140.25	133.10
70	2,382.60	2,271.50	2,160.40	70	158.95	151.80	144.10
71	2,619.10	2,497.00	2,374.90	71	174.90	167.20	158.40
72	2,877.60	2,744.50	2,610.30	72	192.50	183.70	174.35
73	3,162.50	3,016.20	2,868.80	73	211.20	201.85	191.40
74	3,474.90	3,314.30	3,153.70	74	232.65	221.65	210.65
75	3,818.10	3,642.10	3,465.00	75	255.20	243.10	231.00
76	4,296.60	4,098.60	3,898.40	76	287.10	273.90	260.15
77	4,834.50	4,610.10	4,385.70	77	322.85	308.00	292.60
78	5,439.50	5,186.50	4,933.50	78	363.55	346.50	329.45
79	6,120.40	5,835.50	5,550.60	79	408.65	389.40	370.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	144.10	137.50	129.80	18-44	10.45	9.90	8.80
45-49	172.70	162.80	152.90	45-49	12.65	12.10	11.00
50-54	205.70	192.50	179.30	50-54	14.30	13.75	12.65
55	267.30	251.90	235.40	55	18.70	17.60	16.50
56	286.00	268.40	250.80	56	19.80	18.70	17.60
57	304.70	286.00	266.20	57	21.45	19.80	18.70
58	325.60	304.70	283.80	58	22.55	20.90	19.80
59	346.50	324.50	301.40	59	23.65	22.00	20.90
60	369.60	345.40	320.10	60	24.75	23.10	21.45
61	393.80	368.50	342.10	61	26.40	24.75	23.10
62	419.10	392.70	365.20	62	28.60	26.95	24.75
63	446.60	418.00	389.40	63	30.25	28.60	26.40
64	475.20	445.50	414.70	64	32.45	30.80	28.60
65	504.90	474.10	442.20	65	34.10	32.45	30.25
66	555.50	521.40	486.20	66	37.40	35.75	33.55
67	609.40	572.00	534.60	67	41.25	39.05	36.85
68	668.80	628.10	586.30	68	45.10	42.90	40.15
69	734.80	689.70	644.60	69	49.50	46.75	44.00
70	806.30	756.80	707.30	70	53.90	51.15	47.85
71	896.50	841.50	786.50	71	59.95	57.20	53.35
72	997.70	936.10	874.50	72	66.55	63.25	59.40
73	1,108.80	1,040.60	972.40	73	74.25	70.40	66.00
74	1,232.00	1,157.20	1,081.30	74	82.50	78.10	73.15

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,369.50	1,285.90	1,201.20	75	91.30	86.35	80.85
76	1,540.00	1,446.50	1,353.00	76	102.85	97.35	91.30
77	1,732.50	1,628.00	1,522.40	77	116.05	109.45	102.30
78	1,948.10	1,830.40	1,712.70	78	130.35	123.20	114.95
79	2,190.10	2,059.20	1,928.30	79	146.85	138.05	129.25
80		2,315.50	2,169.20	80	165.00	155.10	145.20
81		2,605.90	2,440.90	81	185.90	174.90	163.35
82		2,932.60	2,746.70	82	209.00	196.35	183.70
83		3,300.00	3,091.00	83	234.85	220.55	206.80
84		3,713.60	3,478.20	84	264.00	248.05	232.65
				85	296.45	278.85	261.25
				86	333.85	314.05	294.25
				87	375.65	353.10	331.10
				88	422.40	397.10	372.35
				89	475.20	447.15	418.55
				90	534.60	502.70	470.80
				91	601.15	565.40	529.65
				92	676.50	636.35	596.20
				93	760.65	715.55	670.45
				94	855.80	805.20	754.60
				95	963.05	905.85	848.65
				96	1,083.50	1,019.15	954.80
				97	1,218.80	1,146.20	1,074.15
				98	1,371.15	1,289.75	1,208.35
				99	1,542.20	1,450.90	1,359.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	178.20	166.10	154.00	18-44	12.10	11.55	11.00
45-49	213.40	199.10	183.70	45-49	14.85	14.30	13.20
50-54	253.00	236.50	218.90	50-54	17.05	16.50	15.40
55	321.20	303.60	284.90	55	22.00	20.90	19.25
56	343.20	324.50	303.60	56	23.65	22.55	20.90
57	366.30	345.40	323.40	57	25.30	23.65	22.00
58	390.50	367.40	344.30	58	26.40	25.30	23.65
59	415.80	391.60	366.30	59	28.05	26.95	25.30
60	443.30	416.90	389.40	60	29.70	28.05	26.40
61	473.00	444.40	414.70	61	31.90	30.25	28.60
62	502.70	473.00	441.10	62	34.10	31.90	30.25
63	535.70	502.70	469.70	63	36.30	34.10	32.45
64	569.80	534.60	499.40	64	38.50	36.30	34.10
65	606.10	568.70	531.30	65	40.70	38.50	36.30
66	666.60	625.90	585.20	66	45.10	42.35	40.15
67	733.70	688.60	644.60	67	49.50	46.75	44.00
68	806.30	757.90	709.50	68	54.45	51.15	48.40
69	886.60	833.80	782.10	69	59.95	56.10	52.80
70	974.60	917.40	860.20	70	65.45	61.60	57.75
71	1,089.00	1,025.20	961.40	71	73.15	69.30	64.90
72	1,216.60	1,145.10	1,073.60	72	81.95	77.00	72.05
73	1,358.50	1,279.30	1,199.00	73	91.30	85.80	80.85
74	1,516.90	1,428.90	1,338.70	74	101.75	95.70	90.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,694.00	1,595.00	1,494.90	75	113.30	106.70	100.10
76	1,906.30	1,795.20	1,681.90	76	127.60	120.45	112.75
77	2,145.00	2,019.60	1,892.00	77	143.55	135.30	127.05
78	2,413.40	2,271.50	2,128.50	78	161.70	152.35	143.00
79	2,715.90	2,555.30	2,394.70	79	181.50	171.60	160.60
				80	204.05	192.50	180.40
				81	229.90	216.70	202.95
				82	258.50	243.65	228.25
				83	290.40	273.90	256.85
				84	326.70	308.00	288.75
				85	367.40	345.95	324.50
				86	413.60	389.40	365.20
				87	465.30	438.35	410.85
				88	523.60	492.80	462.55
				89	589.05	554.40	520.30
				90	662.20	623.70	585.20
				91	745.25	701.80	658.35
				92	838.20	789.25	740.30
				93	942.70	887.70	832.70
				94	1,060.95	998.80	937.20
				95	1,193.50	1,123.65	1,053.80
				96	1,342.55	1,263.90	1,185.80
				97	1,510.30	1,422.30	1,333.75
				98	1,698.95	1,599.95	1,500.40
				99	1,911.25	1,799.60	1,687.95

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	231.00	217.80	203.50	18-44	15.40	14.85	13.75
45-49	276.10	259.60	243.10	45-49	18.70	18.15	16.50
50-54	330.00	309.10	288.20	50-54	22.00	20.90	19.80
55	410.30	387.20	363.00	55	28.05	26.40	24.75
56	437.80	413.60	387.20	56	30.25	28.60	26.40
57	467.50	441.10	412.50	57	31.90	30.25	28.05
58	498.30	469.70	440.00	58	34.10	31.90	30.25
59	531.30	500.50	468.60	59	35.75	34.10	31.90
60	566.50	533.50	499.40	60	37.95	35.75	33.55
61	603.90	568.70	532.40	61	40.70	38.50	36.30
62	642.40	605.00	566.50	62	43.45	41.25	38.50
63	683.10	643.50	602.80	63	46.20	44.00	40.70
64	727.10	685.30	642.40	64	49.50	46.75	43.45
65	773.30	728.20	683.10	65	52.25	49.50	46.20
66	853.60	804.10	754.60	66	57.75	55.00	51.15
67	942.70	887.70	832.70	67	63.80	59.95	56.10
68	1,039.50	980.10	919.60	68	69.85	66.00	62.15
69	1,147.30	1,081.30	1,015.30	69	77.00	72.60	68.20
70	1,266.10	1,193.50	1,119.80	70	84.70	79.75	74.80
71	1,422.30	1,340.90	1,257.30	71	95.15	89.65	84.15
72	1,596.10	1,504.80	1,412.40	72	107.25	100.65	94.60
73	1,791.90	1,689.60	1,585.10	73	120.45	113.30	106.15
74	2,011.90	1,896.40	1,779.80	74	134.75	127.05	119.35

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,258.30	2,128.50	1,997.60	75	151.25	142.45	133.65
76	2,541.00	2,395.80	2,248.40	76	170.50	160.60	150.70
77	2,858.90	2,695.00	2,530.00	77	191.40	180.40	169.40
78	3,216.40	3,032.70	2,846.80	78	215.60	202.95	190.30
79	3,619.00	3,411.10	3,204.30	79	242.55	228.25	213.95
				80	272.25	256.30	240.35
				81	306.35	288.75	270.60
				82	344.85	324.50	304.70
				83	387.75	365.20	342.65
				84	436.15	410.85	385.55
				85	490.05	462.00	433.40
				86	551.65	519.75	487.85
				87	620.40	585.20	548.90
				88	697.95	658.35	617.10
				89	785.40	740.30	694.65
				90	883.30	832.70	781.55
				91	993.85	936.65	878.90
				92	1,118.15	1,053.80	988.90
				93	1,257.85	1,185.80	1,112.10
				94	1,414.60	1,333.75	1,251.25
				95	1,591.70	1,500.40	1,407.45
				96	1,790.80	1,687.95	1,583.45
				97	2,014.10	1,899.15	1,781.45
				98	2,266.00	2,136.20	2,004.20
				99	2,549.25	2,403.50	2,254.45

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	295.90	281.60	266.20	18-44	19.80	19.25	18.15
45-49	350.90	334.40	317.90	45-49	23.65	23.10	21.45
50-54	414.70	397.10	378.40	50-54	28.05	26.95	25.30
55	536.80	510.40	484.00	55	36.30	34.65	33.00
56	572.00	544.50	515.90	56	39.05	37.40	35.20
57	609.40	579.70	550.00	57	41.25	39.60	37.40
58	649.00	617.10	585.20	58	44.00	41.80	40.15
59	690.80	657.80	623.70	59	46.75	44.55	42.90
60	734.80	699.60	663.30	60	49.50	47.30	45.10
61	783.20	745.80	708.40	61	52.80	50.60	48.40
62	833.80	794.20	754.60	62	56.10	53.90	51.15
63	887.70	847.00	805.20	63	59.95	57.20	54.45
64	944.90	902.00	859.10	64	63.80	61.05	57.75
65	1,005.40	960.30	915.20	65	67.65	64.35	61.05
66	1,108.80	1,059.30	1,008.70	66	74.80	70.95	67.65
67	1,223.20	1,167.10	1,111.00	67	82.50	78.65	74.25
68	1,348.60	1,285.90	1,223.20	68	90.75	86.35	81.95
69	1,487.20	1,417.90	1,347.50	69	99.55	95.15	90.75
70	1,640.10	1,562.00	1,483.90	70	109.45	104.50	99.55
71	1,834.80	1,747.90	1,659.90	71	122.65	117.15	111.65
72	2,051.50	1,954.70	1,856.80	72	136.95	130.90	124.85
73	2,294.60	2,186.80	2,076.80	73	153.45	146.30	139.15
74	2,566.30	2,445.30	2,323.20	74	171.60	163.35	155.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,869.90	2,734.60	2,598.20	75	191.40	182.60	173.80
76	3,229.60	3,076.70	2,923.80	76	215.60	205.70	195.80
77	3,632.20	3,461.70	3,289.00	77	242.55	231.55	220.00
78	4,086.50	3,894.00	3,700.40	78	272.80	260.15	247.50
79	4,596.90	4,381.30	4,163.50	79	306.90	292.60	278.30
				80	344.85	328.90	312.95
				81	388.30	370.15	352.00
				82	436.70	416.35	396.00
				83	491.15	468.60	445.50
				84	552.75	526.90	501.05
				85	621.50	592.35	563.20
				86	699.60	666.60	633.60
				87	787.05	750.20	712.80
				88	884.95	843.70	801.90
				89	996.05	949.30	902.55
				90	1,120.35	1,067.55	1,015.30
				91	1,260.05	1,201.20	1,141.80
				92	1,417.90	1,351.35	1,284.80
				93	1,595.00	1,520.20	1,445.40
				94	1,794.10	1,709.95	1,625.80
				95	2,018.50	1,923.90	1,829.30
				96	2,270.95	2,164.25	2,057.55
				97	2,554.75	2,434.85	2,314.95
				98	2,873.75	2,739.00	2,604.25
				99	3,232.90	3,081.65	2,929.85

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	283.80	268.40	253.00	18-44	19.80	18.70	17.05
45-49	337.70	319.00	299.20	45-49	23.65	22.00	20.35
50-54	400.40	377.30	353.10	50-54	27.50	25.85	24.20
55	499.40	471.90	444.40	55	34.10	31.90	29.70
56	529.10	499.40	469.70	56	36.30	34.10	31.90
57	558.80	528.00	497.20	57	37.95	35.75	33.55
58	590.70	557.70	524.70	58	40.15	37.95	35.20
59	624.80	589.60	554.40	59	42.35	40.15	37.40
60	660.00	622.60	585.20	60	44.55	41.80	39.05
61	698.50	657.80	618.20	61	47.30	44.55	41.80
62	738.10	695.20	652.30	62	50.05	46.75	44.00
63	781.00	734.80	688.60	63	52.80	49.50	46.75
64	825.00	776.60	727.10	64	55.55	52.25	48.95
65	872.30	819.50	766.70	65	58.30	55.00	51.70
66	943.80	887.70	830.50	66	63.25	59.95	56.10
67	1,021.90	960.30	899.80	67	68.75	64.90	60.50
68	1,104.40	1,039.50	973.50	68	74.25	70.40	65.45
69	1,195.70	1,124.20	1,053.80	69	80.30	75.90	70.95
70	1,292.50	1,216.60	1,140.70	70	86.90	81.95	76.45
71	1,419.00	1,335.40	1,251.80	71	95.70	90.20	84.15
72	1,556.50	1,464.10	1,372.80	72	104.50	98.45	92.40
73	1,707.20	1,607.10	1,505.90	73	114.95	107.80	101.20
74	1,872.20	1,762.20	1,652.20	74	125.95	118.25	110.55

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,053.70	1,932.70	1,811.70	75	137.50	129.25	121.00
76	2,311.10	2,174.70	2,039.40	76	155.10	145.75	136.40
77	2,600.40	2,447.50	2,294.60	77	174.35	163.90	153.45
78	2,926.00	2,753.30	2,581.70	78	195.80	184.25	172.70
79	3,291.20	3,097.60	2,904.00	79	220.55	207.35	194.15
80		3,484.80	3,267.00	80		232.65	217.80
81		3,921.50	3,675.10	81		261.80	245.30
82		4,411.00	4,134.90	82		294.80	276.10
83		4,962.10	4,650.80	83		331.65	310.75
84		5,582.50	5,231.60	84		372.90	349.25

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	353.10	332.20	310.20	18-44	24.20	23.10	21.45
45-49	416.90	392.70	366.30	45-49	28.60	27.50	25.30
50-54	490.60	462.00	432.30	50-54	33.55	31.90	29.70
55	625.90	589.60	552.20	55	41.80	39.60	36.85
56	661.10	622.60	583.00	56	44.55	41.80	39.05
57	696.30	656.70	614.90	57	46.75	44.55	41.25
58	734.80	691.90	647.90	58	49.50	46.75	43.45
59	774.40	729.30	684.20	59	52.25	49.50	46.20
60	816.20	768.90	720.50	60	55.00	51.70	48.40
61	862.40	811.80	761.20	61	58.30	55.00	51.15
62	909.70	858.00	804.10	62	61.60	57.75	53.90
63	960.30	905.30	849.20	63	64.90	61.05	57.20
64	1,013.10	955.90	897.60	64	68.75	64.35	60.50
65	1,069.20	1,008.70	947.10	65	72.05	67.65	63.25
66	1,161.60	1,095.60	1,028.50	66	78.65	73.70	68.75
67	1,260.60	1,189.10	1,116.50	67	85.25	79.75	74.80
68	1,368.40	1,290.30	1,211.10	68	92.40	86.90	80.85
69	1,486.10	1,401.40	1,314.50	69	100.10	94.05	88.00
70	1,612.60	1,520.20	1,426.70	70	108.35	101.75	95.15
71	1,773.20	1,670.90	1,567.50	71	119.35	112.20	105.05
72	1,949.20	1,835.90	1,722.60	72	130.90	123.20	114.95
73	2,141.70	2,017.40	1,892.00	73	143.55	135.30	126.50
74	2,354.00	2,216.50	2,079.00	74	157.85	148.50	139.15
75	2,587.20	2,435.40	2,283.60	75	172.70	162.80	152.35
76	2,910.60	2,740.10	2,569.60	76	194.70	183.15	171.60
77	3,274.70	3,083.30	2,890.80	77	218.90	206.25	193.05
78	3,683.90	3,468.30	3,251.60	78	246.40	232.10	217.25
79	4,144.80	3,901.70	3,658.60	79	277.20	260.70	244.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	470.80	444.40	418.00	18-44	31.90	30.25	28.05
45-49	553.30	522.50	491.70	45-49	37.95	35.75	33.00
50-54	647.90	612.70	576.40	50-54	44.00	41.25	38.50
55	832.70	785.40	737.00	55	56.10	52.80	49.50
56	878.90	829.40	777.70	56	59.40	56.10	52.25
57	927.30	874.50	820.60	57	62.70	58.85	55.00
58	979.00	922.90	865.70	58	66.00	62.15	58.30
59	1,032.90	973.50	913.00	59	69.30	65.45	61.60
60	1,089.00	1,026.30	962.50	60	72.60	68.75	64.35
61	1,148.40	1,082.40	1,015.30	61	77.00	72.60	68.20
62	1,211.10	1,140.70	1,070.30	62	80.85	76.45	71.50
63	1,277.10	1,203.40	1,128.60	63	85.25	80.85	75.35
64	1,346.40	1,268.30	1,190.20	64	90.20	84.70	79.75
65	1,419.00	1,336.50	1,254.00	65	94.60	89.10	83.60
66	1,545.50	1,455.30	1,366.20	66	103.40	97.35	91.30
67	1,681.90	1,585.10	1,487.20	67	112.75	106.15	99.55
68	1,831.50	1,725.90	1,619.20	68	122.65	115.50	108.35
69	1,993.20	1,878.80	1,763.30	69	133.65	125.95	117.70
70	2,169.20	2,044.90	1,919.50	70	145.20	136.95	128.15
71	2,389.20	2,251.70	2,113.10	71	160.05	151.25	141.35
72	2,630.10	2,478.30	2,326.50	72	176.00	166.10	155.65
73	2,896.30	2,728.00	2,559.70	73	193.60	182.60	171.05
74	3,188.90	3,003.00	2,818.20	74	213.40	201.30	188.65
75	3,510.10	3,305.50	3,100.90	75	234.30	221.10	207.35
76	3,949.00	3,719.10	3,489.20	76	264.00	249.15	233.75
77	4,442.90	4,184.40	3,925.90	77	297.00	279.95	262.90
78	4,997.30	4,706.90	4,416.50	78	333.85	315.15	295.35
79	5,622.10	5,295.40	4,968.70	79	375.65	354.20	332.20

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Annual Premiums with 10% Rate Increase

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ, et al.

RIDER: H-5AI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	607.20	579.70	551.10	18-44	40.70	39.05	36.85
45-49	722.70	688.60	653.40	45-49	48.40	46.75	44.00
50-54	858.00	816.20	773.30	50-54	57.20	55.00	52.25
55	1,091.20	1,038.40	985.60	55	73.15	69.85	66.55
56	1,151.70	1,095.60	1,040.60	56	77.55	73.70	70.40
57	1,214.40	1,156.10	1,096.70	57	81.95	78.10	74.25
58	1,280.40	1,218.80	1,157.20	58	86.35	82.50	78.10
59	1,350.80	1,285.90	1,221.00	59	90.75	86.90	82.50
60	1,423.40	1,355.20	1,287.00	60	95.70	91.30	86.35
61	1,502.60	1,431.10	1,359.60	61	101.20	96.80	91.30
62	1,585.10	1,510.30	1,434.40	62	106.70	101.75	96.80
63	1,672.00	1,593.90	1,514.70	63	112.75	107.25	101.75
64	1,764.40	1,681.90	1,599.40	64	118.80	113.30	107.80
65	1,861.20	1,774.30	1,687.40	65	124.85	119.35	113.30
66	2,021.80	1,927.20	1,832.60	66	135.85	129.80	123.20
67	2,194.50	2,092.20	1,989.90	67	147.40	140.80	133.65
68	2,382.60	2,271.50	2,160.40	68	160.05	152.90	145.20
69	2,587.20	2,466.20	2,346.30	69	173.80	165.55	157.30
70	2,808.30	2,677.40	2,546.50	70	188.10	179.30	170.50
71	3,083.30	2,939.20	2,796.20	71	206.80	196.90	187.55
72	3,384.70	3,227.40	3,069.00	72	226.60	216.15	205.15
73	3,714.70	3,542.00	3,369.30	73	248.60	237.05	225.50
74	4,077.70	3,888.50	3,698.20	74	272.80	260.15	246.95
75	4,475.90	4,268.00	4,059.00	75	298.65	284.90	270.60
76	5,035.80	4,802.60	4,567.20	76	336.05	320.65	304.70
77	5,666.10	5,402.10	5,137.00	77	378.40	360.80	342.65
78	6,374.50	6,077.50	5,779.40	78	425.15	405.90	385.55
79	7,172.00	6,837.60	6,501.00	79	478.50	456.50	433.95

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

METLIFE INSURANCE COMPANY OF CONNECTICUT Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ, et al.

RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%



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March 6, 2014

Honorable Chester A. McPherson
Insurance Interim Commissioner
DC Department of Insurance, Securities and Banking (Department)
810 1st Street, N.E., Suite 701
Washington, DC 20002

RE: MetLife Insurance Company of Connecticut (MetLife of CT)

Company NAIC # 87726

SERFF Tracking # MILL-129314879

Policy Forms: Long Term Care

Annual 5% Compound Benefit Inflation Rider

Cost of Living (CPI) Benefit Inflation Rider

Nonforfeiture Benefit Rider

Increased Benefits Option Rider

H-LTC3JQ, et al.

H-5AI

H-COLI

H-NF3-6

H-IBOR

Dear Interim Commissioner McPherson:

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

H-LTC3JQ, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1996. The form was issued in the District of Columbia from February 1997 through May 1998 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and mortality levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for voluntary termination and interest have been set to the originally filed pricing assumptions used for determination of the expected loss ratio, as voluntary termination and interest are not to be used as justification for the rate increase.

As noted in the attached actuarial memorandum, there have been no previous rate revisions on these policy forms in the District of Columbia. The company is requesting an increase of 10.0%.

Offices in Principal Cities Worldwide

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



Honorable Chester A. McPherson
March 6, 2014

Although a higher increase is being requested nationwide on this block of business, the rate increase request in the District of Columbia is being capped based on District of Columbia Bulletin 03-PPI-005-11/24, which requires that rate increases be limited to 10% annually.

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

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

The following electronic items are included in this submission:

- this cover letter;
- a letter from MetLife of CT authorizing us to submit this filing on their behalf; and
- an Actuarial Memorandum and Rate Schedules.

No filing fee is required for this submission.



Honorable Chester A. McPherson
March 6, 2014

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Amy Pahl".

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/jpm

Enclosures

MetLife Insurance Company of Connecticut

PO Box 40006
Lynchburg, VA 24506

March 6, 2014

Honorable Chester A. McPherson
Insurance Interim Commissioner
DC Department of Insurance, Securities and Banking (Department)
810 1st Street, N.E., Suite 701
Washington, DC 20002

RE: MetLife Insurance Company of Connecticut ("MetLife of CT")
Company NAIC # 87726
MILL-129314879

Dear Interim Commissioner McPherson:

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

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

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

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

Sincerely,



Karen A. Johnson
Vice President
MetLife Insurance Company of Connecticut



8500 Normandale Lake Blvd.
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USA

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Fax +1 952 897 5301

milliman.com

March 25, 2014

Mr. Donghan Xu
DC Department of Insurance, Securities and Banking (Department)
810 1st Street, N.E., Suite 701
Washington, DC 20002

RE: MetLife Insurance Company of Connecticut (MetLife of CT)

Company NAIC # 87726

SERFF Tracking # MILL-129314879

Policy Forms: Long Term Care

Annual 5% Compound Benefit Inflation Rider

Cost of Living (CPI) Benefit Inflation Rider

Nonforfeiture Benefit Rider

Increased Benefits Option Rider

H-LTC3JQ, et al.

H-5AI

H-COLI

H-NF3-6

H-IBOR

Dear Mr. Xu:

Thank you for reviewing our filing. This letter is in response to your request for additional information dated March 11, 2014 regarding the above referenced filing. The remainder of this letter provides additional information in response to your March 11 request. Your requests are restated in italics for reference.

- Please translate all the expenses into "as % of the total premium".*

Table 1 below provides the expenses as a percent of the total premium. The expenses and premium used in this table are discounted using the original pricing interest rate of 7.5%.

Table 1
Expenses as a Percent of Total Earned Premium

Component	Percent of Total Earned Premium
Premium Tax Expenses	2.0%
Claim Administration Expenses	3.8%
Percent of Premium Expenses	3.1%
Fixed Administrative Expenses	7.0%
Commissions	16.7%

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

In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for voluntary termination and interest (7.5%) have been set to the originally filed pricing assumptions for projecting the expenses and earned premium. While the original pricing voluntary lapse and interest assumptions are not viewed as reasonable assumptions for future experience based on the information available today, the assumptions are being used to comply with District of Columbia Bulletin 03-PPI-005-11/24.

2. *Since this is individual LTC filing, you need to do an Asset Share model to present all the mortality/ morbidity/ retention expenses/ lapses etc. into a lifetime projection model.*

The asset share model used to create the lifetime experience projections in Exhibits I and II of the March 6, 2014 actuarial memorandum is very large and complex so the detailed description of how the model works to create the earned premium, incurred claim, and life year values is being provided below in place of providing the model. The model can also calculate expenses and active life reserves, but these items were not used in the rate increase analysis included in Exhibit I. The projection model uses mortality, morbidity, and voluntary lapse assumptions described in section 5 of the March 6 actuarial memorandum.

The projection system performs calculations at a policy level.

Projection of Earned Premium – the following steps are performed in relation to the projection of earned premium:

- a) A lifetime policy year projection of earned premium is performed from issue for each policy, where each projection year's earned premium is developed based on the annualized premium issued for the policy and the current assumptions for lapse and mortality. The policy year projection is then converted to a calendar year projection based on the issue month and issue year for the policy. From this calendar year projection, a set of calendar year "expected premium persistency factors" are calculated as the ratio of earned premium from one calendar year to the next. These "expected premium persistency factors" are later used to develop future calendar year earned premium projected from the actual earned premium amount in the last historical calendar year of experience for the policy (see b below).
- b) Beginning with the actual in-force premium earned for each policy as of the last historical calendar year of experience, a 40-year projection of earned premium on a calendar year basis is performed for each policy by multiplying the prior calendar year earned premium for in-force business on that policy by the "expected premium persistency factor" for the current calendar projection year (see a above).
- c) Total projected earned premium for each future calendar year for a policy form is then determined by adding the earned premium by calendar year from each policy.

Projection of Incurred Claims – the following steps are performed in relation to the projection of incurred claims:

- a) A lifetime policy year projection of incurred claims is performed from issue for each policy, where each projection year's incurred claims is developed based on the daily benefit issued for the policy and the current assumptions for lapse, mortality, and morbidity. The policy year projection for the policy is then converted to a calendar year projection based on the issue month and issue year for the policy. From this projection of incurred claims and the earned premiums from step a above, a set of calendar year "current expected loss ratios" are developed based on the relationship of expected incurred claims to expected earned premium for each calendar year. These "current expected loss ratios" are later used to develop the future projected calendar year incurred claims based on the future projected calendar year earned premiums for the policy (see b below).
- b) A 40-year projection of incurred claims on a calendar year basis is developed for each policy by multiplying each future calendar year's projected earned premium (calculated as explained above) by the "current expected loss ratio" for the projection calendar year.
- c) Total projected incurred claims for each future calendar year for a policy form is then determined by adding the incurred claims by calendar year from each policy.

Projected Life Years – the following steps are performed in relation to the projection of life years:

- a) A lifetime policy year projection of life years is performed from issue for each policy, where each projection life year is developed based on the current assumptions for lapse and mortality. The policy year projection for the policy is then converted to a calendar year projection based on the issue month and issue year for the policy. From this calendar year projection, a set of calendar year "expected life year persistency factors" are calculated as the ratio of the life years from one calendar year to the next. These "expected life year persistency factors" are later used to develop future calendar year life years projected from the actual life years amount in the last historical calendar year of experience for the policy (see b below).
- b) Beginning with the actual in-force life years for each policy as of the last historical calendar year of experience, a 40-year projection of life years on a calendar year basis is performed for each policy by multiplying the prior calendar year life years for in-force business within that cell by the "expected life year persistency factor" for the current calendar projection year (see a above).
- c) Total projected life years for each future calendar year for a policy form is then determined by adding the life years by calendar year from each policy.

Limitations and Qualifications

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

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

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

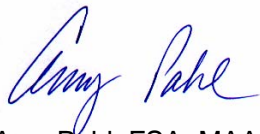
Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected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

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

◆◆◆

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

Respectfully,



Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/mse