
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-129314937
SERFF Status:	Pending Industry Response
State Tr Num:	
State Status:	
Co Tr Num:	LTC4 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: 03/11/2014
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-LTC4JQ, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1998. The form was issued in the District of Columbia from May 1998 through February 2001 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

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 Contact Information**

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

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

Filing Company Information

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

MetLife Insurance Company of
Connecticut
1300 Hall Boulevard
Bloomfield, CT 06002
(860) 768-0328 ext. [Phone]

CoCode: 87726
Group Code: 241
Group Name: Metropolitan Group
FEIN Number: 06-0566090

State of Domicile: Connecticut
Company Type:
Life/Accident/Health
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	MILL-129314937	State Tracking #:		Company Tracking #:	LTC4 TQ COMP
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	357.100%	10.000%	\$15,155	69	\$151,548	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-LTC4JQ, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 10	LTC4_Comp_Q_Prem_20140306.pdf,

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	132.00	121.00	110.00	18-39	13.20	12.10	11.00
40	132.00	121.00	110.00	40	13.20	12.10	11.00
41	137.50	126.50	115.50	41	13.75	12.65	11.55
42	143.00	132.00	121.00	42	14.30	13.20	12.10
43	148.50	137.50	126.50	43	14.85	13.75	12.65
44	154.00	143.00	132.00	44	15.40	14.30	13.20
45	159.50	148.50	137.50	45	15.95	14.85	13.75
46	165.00	154.00	137.50	46	16.50	15.40	13.75
47	165.00	154.00	143.00	47	16.50	15.40	14.30
48	170.50	159.50	148.50	48	17.05	15.95	14.85
49	176.00	165.00	154.00	49	17.60	16.50	15.40
50	181.50	170.50	159.50	50	18.15	17.05	15.95
51	192.50	181.50	170.50	51	19.25	18.15	17.05
52	203.50	192.50	176.00	52	20.35	19.25	17.60
53	214.50	203.50	187.00	53	21.45	20.35	18.70
54	225.50	209.00	192.50	54	22.55	20.90	19.25
55	231.00	214.50	198.00	55	23.10	21.45	19.80
56	247.50	231.00	214.50	56	24.75	23.10	21.45
57	269.50	253.00	231.00	57	26.95	25.30	23.10
58	286.00	269.50	247.50	58	28.60	26.95	24.75
59	308.00	286.00	264.00	59	30.80	28.60	26.40
60	324.50	302.50	280.50	60	32.45	30.25	28.05
61	352.00	330.00	302.50	61	35.20	33.00	30.25
62	374.00	352.00	324.50	62	37.40	35.20	32.45
63	401.50	374.00	346.50	63	40.15	37.40	34.65
64	429.00	401.50	368.50	64	42.90	40.15	36.85
65	456.50	423.50	390.50	65	45.65	42.35	39.05
66	500.50	467.50	429.00	66	50.05	46.75	42.90
67	550.00	511.50	467.50	67	55.00	51.15	46.75
68	599.50	555.50	511.50	68	59.95	55.55	51.15
69	654.50	605.00	555.50	69	65.45	60.50	55.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	715.00	660.00	605.00	70	71.50	66.00	60.50
71	797.50	737.00	676.50	71	79.75	73.70	67.65
72	880.00	819.50	753.50	72	88.00	81.95	75.35
73	979.00	913.00	841.50	73	97.90	91.30	84.15
74	1,083.50	1,012.00	935.00	74	108.35	101.20	93.50
75	1,199.00	1,122.00	1,039.50	75	119.90	112.20	103.95
76	1,336.50	1,248.50	1,155.00	76	133.65	124.85	115.50
77	1,485.00	1,386.00	1,287.00	77	148.50	138.60	128.70
78	1,650.00	1,540.00	1,430.00	78	165.00	154.00	143.00
79	1,837.00	1,716.00	1,589.50	79	183.70	171.60	158.95
80		1,903.00	1,760.00	80	204.05	190.30	176.00
81		2,112.00	1,958.00	81	226.60	211.20	195.80
82		2,343.00	2,167.00	82	251.35	234.30	216.70
83		2,601.50	2,409.00	83	278.85	260.15	240.90
84		2,882.00	2,667.50	84	309.10	288.20	266.75
				85	342.65	319.55	295.90
				86	385.55	359.70	333.30
				87	433.95	404.80	374.55
				88	488.40	455.40	421.85
				89	548.90	512.05	474.10
				90	617.65	575.85	533.50
				91	694.65	647.90	600.05
				92	781.55	729.30	675.40
				93	879.45	820.05	759.55
				94	989.45	922.90	854.15
				95	1,113.20	1,037.85	961.40
				96	1,251.80	1,167.65	1,081.30
				97	1,408.55	1,313.40	1,216.60
				98	1,584.55	1,477.85	1,368.40
				99	1,782.55	1,662.65	1,539.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	154.00	148.50	137.50	18-39	15.40	14.85	13.75
40	154.00	148.50	137.50	40	15.40	14.85	13.75
41	165.00	154.00	143.00	41	16.50	15.40	14.30
42	170.50	159.50	148.50	42	17.05	15.95	14.85
43	176.00	165.00	154.00	43	17.60	16.50	15.40
44	181.50	170.50	159.50	44	18.15	17.05	15.95
45	187.00	176.00	165.00	45	18.70	17.60	16.50
46	192.50	181.50	170.50	46	19.25	18.15	17.05
47	198.00	187.00	176.00	47	19.80	18.70	17.60
48	209.00	198.00	181.50	48	20.90	19.80	18.15
49	214.50	203.50	187.00	49	21.45	20.35	18.70
50	220.00	209.00	192.50	50	22.00	20.90	19.25
51	231.00	220.00	203.50	51	23.10	22.00	20.35
52	242.00	231.00	214.50	52	24.20	23.10	21.45
53	253.00	236.50	220.00	53	25.30	23.65	22.00
54	264.00	247.50	231.00	54	26.40	24.75	23.10
55	275.00	258.50	236.50	55	27.50	25.85	23.65
56	297.00	280.50	258.50	56	29.70	28.05	25.85
57	319.00	297.00	275.00	57	31.90	29.70	27.50
58	341.00	319.00	297.00	58	34.10	31.90	29.70
59	363.00	341.00	313.50	59	36.30	34.10	31.35
60	385.00	363.00	335.50	60	38.50	36.30	33.55
61	418.00	390.50	363.00	61	41.80	39.05	36.30
62	445.50	418.00	385.00	62	44.55	41.80	38.50
63	478.50	445.50	412.50	63	47.85	44.55	41.25
64	511.50	478.50	445.50	64	51.15	47.85	44.55
65	544.50	511.50	473.00	65	54.45	51.15	47.30
66	605.00	566.50	522.50	66	60.50	56.65	52.25
67	665.50	621.50	572.00	67	66.55	62.15	57.20
68	737.00	682.00	627.00	68	73.70	68.20	62.70
69	808.50	748.00	687.50	69	80.85	74.80	68.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	891.00	825.00	753.50	70	89.10	82.50	75.35
71	995.50	924.00	847.00	71	99.55	92.40	84.70
72	1,105.50	1,028.50	946.00	72	110.55	102.85	94.60
73	1,232.00	1,144.00	1,056.00	73	123.20	114.40	105.60
74	1,369.50	1,276.00	1,177.00	74	136.95	127.60	117.70
75	1,518.00	1,419.00	1,314.50	75	151.80	141.90	131.45
76	1,688.50	1,578.50	1,463.00	76	168.85	157.85	146.30
77	1,875.50	1,754.50	1,628.00	77	187.55	175.45	162.80
78	2,084.50	1,947.00	1,804.00	78	208.45	194.70	180.40
79	2,321.00	2,167.00	2,007.50	79	232.10	216.70	200.75
				80	257.40	240.35	222.75
				81	284.90	265.65	246.40
				82	314.60	293.70	272.25
				83	347.60	324.50	300.85
				84	384.45	358.60	332.75
				85	424.60	396.00	367.40
				86	477.95	445.50	413.60
				87	537.90	501.60	465.30
				88	605.00	564.30	523.60
				89	680.35	634.70	589.05
				90	765.60	713.90	662.20
				91	861.30	803.00	745.25
				92	968.55	903.65	838.20
				93	1,089.55	1,016.40	942.70
				94	1,225.95	1,143.45	1,060.95
				95	1,378.85	1,286.45	1,193.50
				96	1,551.55	1,447.05	1,342.55
				97	1,745.15	1,628.00	1,510.30
				98	1,963.50	1,831.50	1,698.95
				99	2,208.80	2,060.30	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	209.00	198.00	181.50	18-39	20.90	19.80	18.15
40	209.00	198.00	181.50	40	20.90	19.80	18.15
41	220.00	209.00	192.50	41	22.00	20.90	19.25
42	225.50	214.50	198.00	42	22.55	21.45	19.80
43	231.00	220.00	203.50	43	23.10	22.00	20.35
44	242.00	225.50	209.00	44	24.20	22.55	20.90
45	247.50	231.00	214.50	45	24.75	23.10	21.45
46	253.00	236.50	220.00	46	25.30	23.65	22.00
47	264.00	247.50	231.00	47	26.40	24.75	23.10
48	269.50	253.00	236.50	48	26.95	25.30	23.65
49	280.50	264.00	242.00	49	28.05	26.40	24.20
50	286.00	269.50	247.50	50	28.60	26.95	24.75
51	297.00	280.50	258.50	51	29.70	28.05	25.85
52	308.00	291.50	269.50	52	30.80	29.15	26.95
53	319.00	297.00	275.00	53	31.90	29.70	27.50
54	330.00	308.00	286.00	54	33.00	30.80	28.60
55	341.00	319.00	291.50	55	34.10	31.90	29.15
56	368.50	341.00	313.50	56	36.85	34.10	31.35
57	396.00	368.50	335.50	57	39.60	36.85	33.55
58	423.50	396.00	363.00	58	42.35	39.60	36.30
59	456.50	423.50	385.00	59	45.65	42.35	38.50
60	484.00	451.00	412.50	60	48.40	45.10	41.25
61	522.50	484.00	445.50	61	52.25	48.40	44.55
62	555.50	517.00	478.50	62	55.55	51.70	47.85
63	594.00	555.50	511.50	63	59.40	55.55	51.15
64	638.00	594.00	544.50	64	63.80	59.40	54.45
65	676.50	632.50	583.00	65	67.65	63.25	58.30
66	748.00	698.50	643.50	66	74.80	69.85	64.35
67	825.00	770.00	709.50	67	82.50	77.00	70.95
68	913.00	847.00	781.00	68	91.30	84.70	78.10
69	1,006.50	935.00	858.00	69	100.65	93.50	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,105.50	1,023.00	940.50	70	110.55	102.30	94.05
71	1,237.50	1,149.50	1,056.00	71	123.75	114.95	105.60
72	1,380.50	1,281.50	1,182.50	72	138.05	128.15	118.25
73	1,545.50	1,441.00	1,331.00	73	154.55	144.10	133.10
74	1,727.00	1,611.50	1,490.50	74	172.70	161.15	149.05
75	1,925.00	1,798.50	1,666.50	75	192.50	179.85	166.65
76	2,145.00	2,002.00	1,853.50	76	214.50	200.20	185.35
77	2,381.50	2,222.00	2,062.50	77	238.15	222.20	206.25
78	2,645.50	2,469.50	2,293.50	78	264.55	246.95	229.35
79	2,942.50	2,750.00	2,552.00	79	294.25	275.00	255.20
				80	326.70	305.25	283.25
				81	364.10	339.90	315.70
				82	405.35	378.40	351.45
				83	451.55	421.85	391.60
				84	503.25	469.70	436.15
				85	559.90	523.05	485.65
				86	630.30	588.50	546.70
				87	708.95	662.20	614.90
				88	797.50	745.25	691.90
				89	897.05	838.20	778.25
				90	1,009.25	942.70	875.60
				91	1,135.20	1,060.40	985.05
				92	1,277.10	1,192.95	1,107.70
				93	1,436.60	1,342.55	1,246.30
				94	1,616.45	1,510.30	1,401.95
				95	1,818.30	1,698.95	1,577.40
				96	2,045.45	1,911.25	1,774.30
				97	2,301.20	2,149.95	1,996.50
				98	2,588.85	2,418.90	2,245.65
				99	2,912.80	2,720.85	2,526.15

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	269.50	253.00	236.50	18-39	26.95	25.30	23.65
40	269.50	253.00	236.50	40	26.95	25.30	23.65
41	280.50	264.00	247.50	41	28.05	26.40	24.75
42	291.50	275.00	253.00	42	29.15	27.50	25.30
43	297.00	280.50	264.00	43	29.70	28.05	26.40
44	308.00	291.50	269.50	44	30.80	29.15	26.95
45	313.50	297.00	280.50	45	31.35	29.70	28.05
46	324.50	308.00	286.00	46	32.45	30.80	28.60
47	335.50	319.00	297.00	47	33.55	31.90	29.70
48	346.50	330.00	308.00	48	34.65	33.00	30.80
49	357.50	341.00	319.00	49	35.75	34.10	31.90
50	363.00	346.50	324.50	50	36.30	34.65	32.45
51	385.00	363.00	341.00	51	38.50	36.30	34.10
52	401.50	379.50	357.50	52	40.15	37.95	35.75
53	418.00	396.00	374.00	53	41.80	39.60	37.40
54	440.00	418.00	390.50	54	44.00	41.80	39.05
55	456.50	434.50	407.00	55	45.65	43.45	40.70
56	489.50	462.00	434.50	56	48.95	46.20	43.45
57	517.00	489.50	462.00	57	51.70	48.95	46.20
58	550.00	522.50	489.50	58	55.00	52.25	48.95
59	588.50	555.50	522.50	59	58.85	55.55	52.25
60	621.50	588.50	550.00	60	62.15	58.85	55.00
61	671.00	632.50	594.00	61	67.10	63.25	59.40
62	720.50	682.00	638.00	62	72.05	68.20	63.80
63	775.50	731.50	687.50	63	77.55	73.15	68.75
64	830.50	786.50	737.00	64	83.05	78.65	73.70
65	891.00	841.50	792.00	65	89.10	84.15	79.20
66	984.50	929.50	869.00	66	98.45	92.95	86.90
67	1,078.00	1,017.50	951.50	67	107.80	101.75	95.15
68	1,188.00	1,116.50	1,045.00	68	118.80	111.65	104.50
69	1,303.50	1,226.50	1,144.00	69	130.35	122.65	114.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,430.00	1,342.00	1,248.50	70	143.00	134.20	124.85
71	1,595.00	1,496.00	1,397.00	71	159.50	149.60	139.70
72	1,782.00	1,677.50	1,567.50	72	178.20	167.75	156.75
73	1,985.50	1,870.00	1,749.00	73	198.55	187.00	174.90
74	2,211.00	2,084.50	1,958.00	74	221.10	208.45	195.80
75	2,464.00	2,326.50	2,189.00	75	246.40	232.65	218.90
76	2,744.50	2,590.50	2,436.50	76	274.45	259.05	243.65
77	3,047.00	2,876.50	2,706.00	77	304.70	287.65	270.60
78	3,388.00	3,201.00	3,008.50	78	338.80	320.10	300.85
79	3,767.50	3,558.50	3,349.50	79	376.75	355.85	334.95
				80	418.55	395.45	371.80
				81	465.30	439.45	413.60
				82	517.55	488.95	459.80
				83	575.30	543.40	510.95
				84	639.65	603.90	568.15
				85	710.60	671.00	631.40
				86	799.70	755.15	710.60
				87	899.80	849.75	799.15
				88	1,012.00	955.90	899.25
				89	1,138.50	1,075.25	1,011.45
				90	1,280.95	1,209.45	1,137.95
				91	1,441.00	1,360.70	1,280.40
				92	1,620.85	1,530.65	1,440.45
				93	1,823.25	1,722.05	1,620.30
				94	2,051.50	1,937.10	1,822.70
				95	2,307.80	2,179.10	2,050.40
				96	2,596.00	2,451.35	2,306.70
				97	2,920.50	2,758.25	2,595.45
				98	3,285.70	3,102.55	2,919.40
				99	3,696.55	3,490.30	3,284.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	192.50	181.50	165.00	18-39	19.25	18.15	16.50
40	192.50	181.50	165.00	40	19.25	18.15	16.50
41	203.50	192.50	176.00	41	20.35	19.25	17.60
42	209.00	198.00	181.50	42	20.90	19.80	18.15
43	220.00	203.50	187.00	43	22.00	20.35	18.70
44	231.00	214.50	192.50	44	23.10	21.45	19.25
45	236.50	220.00	203.50	45	23.65	22.00	20.35
46	247.50	231.00	209.00	46	24.75	23.10	20.90
47	258.50	242.00	220.00	47	25.85	24.20	22.00
48	269.50	247.50	225.50	48	26.95	24.75	22.55
49	275.00	258.50	236.50	49	27.50	25.85	23.65
50	286.00	264.00	242.00	50	28.60	26.40	24.20
51	302.50	280.50	253.00	51	30.25	28.05	25.30
52	313.50	291.50	264.00	52	31.35	29.15	26.40
53	324.50	302.50	275.00	53	32.45	30.25	27.50
54	335.50	313.50	286.00	54	33.55	31.35	28.60
55	346.50	324.50	297.00	55	34.65	32.45	29.70
56	374.00	346.50	319.00	56	37.40	34.65	31.90
57	396.00	368.50	341.00	57	39.60	36.85	34.10
58	418.00	390.50	363.00	58	41.80	39.05	36.30
59	445.50	418.00	385.00	59	44.55	41.80	38.50
60	473.00	440.00	407.00	60	47.30	44.00	40.70
61	511.50	478.50	440.00	61	51.15	47.85	44.00
62	550.00	511.50	473.00	62	55.00	51.15	47.30
63	594.00	550.00	506.00	63	59.40	55.00	50.60
64	638.00	594.00	544.50	64	63.80	59.40	54.45
65	682.00	632.50	583.00	65	68.20	63.25	58.30
66	742.50	693.00	638.00	66	74.25	69.30	63.80
67	808.50	748.00	687.50	67	80.85	74.80	68.75
68	874.50	814.00	748.00	68	87.45	81.40	74.80
69	951.50	885.50	814.00	69	95.15	88.55	81.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,028.50	957.00	880.00	70	102.85	95.70	88.00
71	1,138.50	1,056.00	973.50	71	113.85	105.60	97.35
72	1,259.50	1,171.50	1,078.00	72	125.95	117.15	107.80
73	1,386.00	1,292.50	1,193.50	73	138.60	129.25	119.35
74	1,534.50	1,424.50	1,314.50	74	153.45	142.45	131.45
75	1,688.50	1,573.00	1,452.00	75	168.85	157.30	145.20
76	1,903.00	1,771.00	1,633.50	76	190.30	177.10	163.35
77	2,134.00	1,985.50	1,837.00	77	213.40	198.55	183.70
78	2,403.50	2,233.00	2,062.50	78	240.35	223.30	206.25
79	2,700.50	2,508.00	2,315.50	79	270.05	250.80	231.55
80		2,816.00	2,601.50	80		281.60	260.15
81		3,107.50	2,871.00	81		310.75	287.10
82		3,426.50	3,168.00	82		342.65	316.80
83		3,778.50	3,498.00	83		377.85	349.80
84		4,163.50	3,861.00	84		416.35	386.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	236.50	220.00	203.50	18-39	23.65	22.00	20.35
40	236.50	220.00	203.50	40	23.65	22.00	20.35
41	247.50	231.00	214.50	41	24.75	23.10	21.45
42	258.50	242.00	225.50	42	25.85	24.20	22.55
43	269.50	253.00	231.00	43	26.95	25.30	23.10
44	280.50	264.00	242.00	44	28.05	26.40	24.20
45	291.50	275.00	253.00	45	29.15	27.50	25.30
46	302.50	280.50	258.50	46	30.25	28.05	25.85
47	313.50	291.50	269.50	47	31.35	29.15	26.95
48	330.00	308.00	280.50	48	33.00	30.80	28.05
49	341.00	319.00	291.50	49	34.10	31.90	29.15
50	352.00	330.00	302.50	50	35.20	33.00	30.25
51	368.50	346.50	319.00	51	36.85	34.65	31.90
52	385.00	357.50	330.00	52	38.50	35.75	33.00
53	401.50	374.00	341.00	53	40.15	37.40	34.10
54	412.50	385.00	352.00	54	41.25	38.50	35.20
55	429.00	396.00	363.00	55	42.90	39.60	36.30
56	462.00	429.00	390.50	56	46.20	42.90	39.05
57	489.50	456.50	418.00	57	48.95	45.65	41.80
58	522.50	484.00	445.50	58	52.25	48.40	44.55
59	555.50	517.00	478.50	59	55.55	51.70	47.85
60	588.50	550.00	506.00	60	58.85	55.00	50.60
61	638.00	594.00	544.50	61	63.80	59.40	54.45
62	682.00	638.00	588.50	62	68.20	63.80	58.85
63	737.00	687.50	632.50	63	73.70	68.75	63.25
64	792.00	737.00	676.50	64	79.20	73.70	67.65
65	847.00	786.50	726.00	65	84.70	78.65	72.60
66	924.00	858.00	792.00	66	92.40	85.80	79.20
67	1,006.50	935.00	863.50	67	100.65	93.50	86.35
68	1,094.50	1,017.50	940.50	68	109.45	101.75	94.05
69	1,193.50	1,111.00	1,023.00	69	119.35	111.10	102.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,298.00	1,204.50	1,111.00	70	129.80	120.45	111.10
71	1,441.00	1,336.50	1,232.00	71	144.10	133.65	123.20
72	1,595.00	1,479.50	1,364.00	72	159.50	147.95	136.40
73	1,760.00	1,639.00	1,512.50	73	176.00	163.90	151.25
74	1,952.50	1,815.00	1,677.50	74	195.25	181.50	167.75
75	2,156.00	2,007.50	1,853.50	75	215.60	200.75	185.35
76	2,409.00	2,238.50	2,068.00	76	240.90	223.85	206.80
77	2,684.00	2,497.00	2,310.00	77	268.40	249.70	231.00
78	2,997.50	2,788.50	2,574.00	78	299.75	278.85	257.40
79	3,338.50	3,107.50	2,871.00	79	333.85	310.75	287.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	297.00	280.50	258.50	18-39	29.70	28.05	25.85
40	297.00	280.50	258.50	40	29.70	28.05	25.85
41	313.50	291.50	269.50	41	31.35	29.15	26.95
42	324.50	302.50	280.50	42	32.45	30.25	28.05
43	335.50	313.50	291.50	43	33.55	31.35	29.15
44	352.00	330.00	308.00	44	35.20	33.00	30.80
45	368.50	346.50	319.00	45	36.85	34.65	31.90
46	379.50	357.50	330.00	46	37.95	35.75	33.00
47	396.00	374.00	346.50	47	39.60	37.40	34.65
48	412.50	385.00	357.50	48	41.25	38.50	35.75
49	429.00	401.50	374.00	49	42.90	40.15	37.40
50	445.50	418.00	385.00	50	44.55	41.80	38.50
51	467.50	434.50	401.50	51	46.75	43.45	40.15
52	484.00	451.00	418.00	52	48.40	45.10	41.80
53	500.50	467.50	434.50	53	50.05	46.75	43.45
54	522.50	484.00	445.50	54	52.25	48.40	44.55
55	539.00	500.50	462.00	55	53.90	50.05	46.20
56	577.50	539.00	495.00	56	57.75	53.90	49.50
57	616.00	572.00	528.00	57	61.60	57.20	52.80
58	654.50	610.50	561.00	58	65.45	61.05	56.10
59	698.50	649.00	594.00	59	69.85	64.90	59.40
60	742.50	687.50	632.50	60	74.25	68.75	63.25
61	797.50	742.50	682.00	61	79.75	74.25	68.20
62	858.00	797.50	731.50	62	85.80	79.75	73.15
63	918.50	852.50	786.50	63	91.85	85.25	78.65
64	984.50	913.00	841.50	64	98.45	91.30	84.15
65	1,056.00	979.00	902.00	65	105.60	97.90	90.20
66	1,155.00	1,072.50	990.00	66	115.50	107.25	99.00
67	1,265.00	1,177.00	1,083.50	67	126.50	117.70	108.35
68	1,380.50	1,281.50	1,182.50	68	138.05	128.15	118.25
69	1,512.50	1,402.50	1,292.50	69	151.25	140.25	129.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,650.00	1,534.50	1,413.50	70	165.00	153.45	141.35
71	1,837.00	1,705.00	1,573.00	71	183.70	170.50	157.30
72	2,035.00	1,892.00	1,749.00	72	203.50	189.20	174.90
73	2,260.50	2,101.00	1,941.50	73	226.05	210.10	194.15
74	2,508.00	2,337.50	2,161.50	74	250.80	233.75	216.15
75	2,783.00	2,590.50	2,398.00	75	278.30	259.05	239.80
76	3,135.00	2,920.50	2,700.50	76	313.50	292.05	270.05
77	3,531.00	3,289.00	3,041.50	77	353.10	328.90	304.15
78	3,971.00	3,701.50	3,426.50	78	397.10	370.15	342.65
79	4,471.50	4,163.50	3,855.50	79	447.15	416.35	385.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	385.00	363.00	341.00	18-39	38.50	36.30	34.10
40	385.00	363.00	341.00	40	38.50	36.30	34.10
41	401.50	379.50	357.50	41	40.15	37.95	35.75
42	418.00	396.00	374.00	42	41.80	39.60	37.40
43	440.00	418.00	390.50	43	44.00	41.80	39.05
44	456.50	434.50	407.00	44	45.65	43.45	40.70
45	473.00	451.00	423.50	45	47.30	45.10	42.35
46	495.00	467.50	440.00	46	49.50	46.75	44.00
47	511.50	484.00	456.50	47	51.15	48.40	45.65
48	533.50	506.00	478.50	48	53.35	50.60	47.85
49	555.50	528.00	500.50	49	55.55	52.80	50.05
50	577.50	550.00	517.00	50	57.75	55.00	51.70
51	610.50	577.50	544.50	51	61.05	57.75	54.45
52	638.00	605.00	566.50	52	63.80	60.50	56.65
53	671.00	632.50	594.00	53	67.10	63.25	59.40
54	698.50	660.00	621.50	54	69.85	66.00	62.15
55	731.50	693.00	649.00	55	73.15	69.30	64.90
56	781.00	737.00	693.00	56	78.10	73.70	69.30
57	830.50	786.50	737.00	57	83.05	78.65	73.70
58	880.00	830.50	781.00	58	88.00	83.05	78.10
59	935.00	885.50	830.50	59	93.50	88.55	83.05
60	990.00	935.00	880.00	60	99.00	93.50	88.00
61	1,067.00	1,006.50	946.00	61	106.70	100.65	94.60
62	1,144.00	1,083.50	1,017.50	62	114.40	108.35	101.75
63	1,226.50	1,160.50	1,089.00	63	122.65	116.05	108.90
64	1,314.50	1,243.00	1,171.50	64	131.45	124.30	117.15
65	1,408.00	1,331.00	1,254.00	65	140.80	133.10	125.40
66	1,540.00	1,457.50	1,369.50	66	154.00	145.75	136.95
67	1,683.00	1,589.50	1,496.00	67	168.30	158.95	149.60
68	1,842.50	1,738.00	1,633.50	68	184.25	173.80	163.35
69	2,013.00	1,903.00	1,787.50	69	201.30	190.30	178.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	2,194.50	2,073.50	1,947.00	70	219.45	207.35	194.70
71	2,431.00	2,299.00	2,161.50	71	243.10	229.90	216.15
72	2,695.00	2,546.50	2,392.50	72	269.50	254.65	239.25
73	2,981.00	2,816.00	2,651.00	73	298.10	281.60	265.10
74	3,300.00	3,124.00	2,942.50	74	330.00	312.40	294.25
75	3,652.00	3,454.00	3,256.00	75	365.20	345.40	325.60
76	4,114.00	3,894.00	3,674.00	76	411.40	389.40	367.40
77	4,636.50	4,389.00	4,136.00	77	463.65	438.90	413.60
78	5,219.50	4,939.00	4,658.50	78	521.95	493.90	465.85
79	5,879.50	5,566.00	5,252.50	79	587.95	556.60	525.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	280.50	264.00	242.00	18-39	28.05	26.40	24.20
40	280.50	264.00	242.00	40	28.05	26.40	24.20
41	291.50	275.00	253.00	41	29.15	27.50	25.30
42	302.50	280.50	258.50	42	30.25	28.05	25.85
43	313.50	291.50	269.50	43	31.35	29.15	26.95
44	319.00	297.00	275.00	44	31.90	29.70	27.50
45	330.00	308.00	286.00	45	33.00	30.80	28.60
46	341.00	319.00	291.50	46	34.10	31.90	29.15
47	352.00	330.00	302.50	47	35.20	33.00	30.25
48	363.00	341.00	313.50	48	36.30	34.10	31.35
49	374.00	352.00	324.50	49	37.40	35.20	32.45
50	385.00	357.50	330.00	50	38.50	35.75	33.00
51	396.00	368.50	341.00	51	39.60	36.85	34.10
52	407.00	379.50	352.00	52	40.70	37.95	35.20
53	418.00	390.50	357.50	53	41.80	39.05	35.75
54	429.00	401.50	368.50	54	42.90	40.15	36.85
55	434.50	407.00	374.00	55	43.45	40.70	37.40
56	462.00	429.00	396.00	56	46.20	42.90	39.60
57	484.00	451.00	418.00	57	48.40	45.10	41.80
58	511.50	478.50	440.00	58	51.15	47.85	44.00
59	533.50	500.50	462.00	59	53.35	50.05	46.20
60	561.00	522.50	484.00	60	56.10	52.25	48.40
61	605.00	566.50	522.50	61	60.50	56.65	52.25
62	643.50	599.50	555.50	62	64.35	59.95	55.55
63	687.50	643.50	599.50	63	68.75	64.35	59.95
64	737.00	687.50	638.00	64	73.70	68.75	63.80
65	786.50	737.00	682.00	65	78.65	73.70	68.20
66	847.00	792.00	737.00	66	84.70	79.20	73.70
67	913.00	852.50	792.00	67	91.30	85.25	79.20
68	984.50	918.50	852.50	68	98.45	91.85	85.25
69	1,061.50	990.00	918.50	69	106.15	99.00	91.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,138.50	1,061.50	984.50	70	113.85	106.15	98.45
71	1,248.50	1,166.00	1,083.50	71	124.85	116.60	108.35
72	1,369.50	1,276.00	1,182.50	72	136.95	127.60	118.25
73	1,501.50	1,402.50	1,298.00	73	150.15	140.25	129.80
74	1,650.00	1,540.00	1,424.50	74	165.00	154.00	142.45
75	1,804.00	1,683.00	1,556.50	75	180.40	168.30	155.65
76	2,018.50	1,881.00	1,743.50	76	201.85	188.10	174.35
77	2,260.50	2,106.50	1,947.00	77	226.05	210.65	194.70
78	2,524.50	2,354.00	2,178.00	78	252.45	235.40	217.80
79	2,821.50	2,629.00	2,436.50	79	282.15	262.90	243.65
80		2,937.00	2,722.50	80		293.70	272.25
81		3,245.00	3,008.50	81		324.50	300.85
82		3,580.50	3,316.50	82		358.05	331.65
83		3,949.00	3,657.50	83		394.90	365.75
84		4,356.00	4,037.00	84		435.60	403.70

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	346.50	324.50	302.50	18-39	34.65	32.45	30.25
40	346.50	324.50	302.50	40	34.65	32.45	30.25
41	363.00	341.00	313.50	41	36.30	34.10	31.35
42	374.00	352.00	324.50	42	37.40	35.20	32.45
43	385.00	363.00	335.50	43	38.50	36.30	33.55
44	396.00	374.00	346.50	44	39.60	37.40	34.65
45	412.50	385.00	357.50	45	41.25	38.50	35.75
46	423.50	396.00	368.50	46	42.35	39.60	36.85
47	434.50	407.00	379.50	47	43.45	40.70	37.95
48	451.00	423.50	396.00	48	45.10	42.35	39.60
49	467.50	440.00	407.00	49	46.75	44.00	40.70
50	478.50	451.00	418.00	50	47.85	45.10	41.80
51	495.00	462.00	429.00	51	49.50	46.20	42.90
52	506.00	473.00	440.00	52	50.60	47.30	44.00
53	522.50	489.50	451.00	53	52.25	48.95	45.10
54	533.50	500.50	462.00	54	53.35	50.05	46.20
55	544.50	511.50	473.00	55	54.45	51.15	47.30
56	577.50	539.00	500.50	56	57.75	53.90	50.05
57	610.50	572.00	528.00	57	61.05	57.20	52.80
58	643.50	599.50	555.50	58	64.35	59.95	55.55
59	682.00	638.00	588.50	59	68.20	63.80	58.85
60	715.00	665.50	616.00	60	71.50	66.55	61.60
61	764.50	715.00	660.00	61	76.45	71.50	66.00
62	819.50	764.50	704.00	62	81.95	76.45	70.40
63	874.50	814.00	753.50	63	87.45	81.40	75.35
64	929.50	869.00	803.00	64	92.95	86.90	80.30
65	990.00	924.00	852.50	65	99.00	92.40	85.25
66	1,072.50	1,001.00	924.00	66	107.25	100.10	92.40
67	1,155.00	1,078.00	995.50	67	115.50	107.80	99.55
68	1,243.00	1,160.50	1,072.50	68	124.30	116.05	107.25
69	1,342.00	1,254.00	1,160.50	69	134.20	125.40	116.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,446.50	1,347.50	1,248.50	70	144.65	134.75	124.85
71	1,589.50	1,485.00	1,375.00	71	158.95	148.50	137.50
72	1,749.00	1,633.50	1,512.50	72	174.90	163.35	151.25
73	1,919.50	1,793.00	1,661.00	73	191.95	179.30	166.10
74	2,106.50	1,969.00	1,826.00	74	210.65	196.90	182.60
75	2,310.00	2,156.00	2,002.00	75	231.00	215.60	200.20
76	2,563.00	2,392.50	2,222.00	76	256.30	239.25	222.20
77	2,838.00	2,651.00	2,458.50	77	283.80	265.10	245.85
78	3,140.50	2,931.50	2,722.50	78	314.05	293.15	272.25
79	3,481.50	3,250.50	3,014.00	79	348.15	325.05	301.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	429.00	401.50	368.50	18-39	42.90	40.15	36.85
40	429.00	401.50	368.50	40	42.90	40.15	36.85
41	445.50	418.00	385.00	41	44.55	41.80	38.50
42	462.00	429.00	396.00	42	46.20	42.90	39.60
43	478.50	445.50	412.50	43	47.85	44.55	41.25
44	495.00	462.00	429.00	44	49.50	46.20	42.90
45	511.50	478.50	440.00	45	51.15	47.85	44.00
46	528.00	495.00	456.50	46	52.80	49.50	45.65
47	550.00	511.50	473.00	47	55.00	51.15	47.30
48	566.50	528.00	489.50	48	56.65	52.80	48.95
49	588.50	550.00	506.00	49	58.85	55.00	50.60
50	605.00	566.50	522.50	50	60.50	56.65	52.25
51	627.00	583.00	539.00	51	62.70	58.30	53.90
52	643.50	599.50	555.50	52	64.35	59.95	55.55
53	660.00	616.00	572.00	53	66.00	61.60	57.20
54	682.00	638.00	588.50	54	68.20	63.80	58.85
55	698.50	654.50	605.00	55	69.85	65.45	60.50
56	737.00	687.50	638.00	56	73.70	68.75	63.80
57	775.50	726.00	671.00	57	77.55	72.60	67.10
58	819.50	764.50	709.50	58	81.95	76.45	70.95
59	858.00	803.00	742.50	59	85.80	80.30	74.25
60	902.00	841.50	781.00	60	90.20	84.15	78.10
61	962.50	902.00	836.00	61	96.25	90.20	83.60
62	1,028.50	962.50	891.00	62	102.85	96.25	89.10
63	1,094.50	1,023.00	946.00	63	109.45	102.30	94.60
64	1,166.00	1,089.00	1,012.00	64	116.60	108.90	101.20
65	1,237.50	1,155.00	1,072.50	65	123.75	115.50	107.25
66	1,342.00	1,254.00	1,166.00	66	134.20	125.40	116.60
67	1,457.50	1,358.50	1,259.50	67	145.75	135.85	125.95
68	1,578.50	1,474.00	1,364.00	68	157.85	147.40	136.40
69	1,710.50	1,595.00	1,479.50	69	171.05	159.50	147.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,848.00	1,727.00	1,600.50	70	184.80	172.70	160.05
71	2,035.00	1,903.00	1,765.50	71	203.50	190.30	176.55
72	2,244.00	2,095.50	1,941.50	72	224.40	209.55	194.15
73	2,469.50	2,304.50	2,139.50	73	246.95	230.45	213.95
74	2,717.00	2,535.50	2,354.00	74	271.70	253.55	235.40
75	2,986.50	2,788.50	2,590.50	75	298.65	278.85	259.05
76	3,344.00	3,124.00	2,898.50	76	334.40	312.40	289.85
77	3,740.00	3,492.50	3,239.50	77	374.00	349.25	323.95
78	4,180.00	3,905.00	3,624.50	78	418.00	390.50	362.45
79	4,675.00	4,367.00	4,053.50	79	467.50	436.70	405.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	550.00	522.50	489.50	18-39	55.00	52.25	48.95
40	550.00	522.50	489.50	40	55.00	52.25	48.95
41	572.00	544.50	511.50	41	57.20	54.45	51.15
42	594.00	561.00	528.00	42	59.40	56.10	52.80
43	616.00	583.00	550.00	43	61.60	58.30	55.00
44	638.00	605.00	566.50	44	63.80	60.50	56.65
45	660.00	627.00	588.50	45	66.00	62.70	58.85
46	687.50	649.00	610.50	46	68.75	64.90	61.05
47	715.00	676.50	632.50	47	71.50	67.65	63.25
48	737.00	698.50	660.00	48	73.70	69.85	66.00
49	764.50	726.00	682.00	49	76.45	72.60	68.20
50	792.00	748.00	704.00	50	79.20	74.80	70.40
51	825.00	781.00	731.50	51	82.50	78.10	73.15
52	852.50	808.50	759.00	52	85.25	80.85	75.90
53	880.00	830.50	781.00	53	88.00	83.05	78.10
54	913.00	863.50	808.50	54	91.30	86.35	80.85
55	940.50	891.00	836.00	55	94.05	89.10	83.60
56	995.50	940.50	880.00	56	99.55	94.05	88.00
57	1,045.00	990.00	929.50	57	104.50	99.00	92.95
58	1,100.00	1,039.50	979.00	58	110.00	103.95	97.90
59	1,155.00	1,094.50	1,028.50	59	115.50	109.45	102.85
60	1,215.50	1,149.50	1,078.00	60	121.55	114.95	107.80
61	1,298.00	1,226.50	1,149.50	61	129.80	122.65	114.95
62	1,380.50	1,303.50	1,226.50	62	138.05	130.35	122.65
63	1,468.50	1,391.50	1,309.00	63	146.85	139.15	130.90
64	1,562.00	1,479.50	1,391.50	64	156.20	147.95	139.15
65	1,661.00	1,573.00	1,479.50	65	166.10	157.30	147.95
66	1,798.50	1,699.50	1,600.50	66	179.85	169.95	160.05
67	1,947.00	1,842.50	1,732.50	67	194.70	184.25	173.25
68	2,106.50	1,991.00	1,875.50	68	210.65	199.10	187.55
69	2,282.50	2,156.00	2,029.50	69	228.25	215.60	202.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	2,464.00	2,326.50	2,189.00	70	246.40	232.65	218.90
71	2,706.00	2,557.50	2,403.50	71	270.60	255.75	240.35
72	2,970.00	2,805.00	2,640.00	72	297.00	280.50	264.00
73	3,261.50	3,080.00	2,893.00	73	326.15	308.00	289.30
74	3,575.00	3,377.00	3,173.50	74	357.50	337.70	317.35
75	3,921.50	3,701.50	3,481.50	75	392.15	370.15	348.15
76	4,389.00	4,141.50	3,894.00	76	438.90	414.15	389.40
77	4,906.00	4,631.00	4,356.00	77	490.60	463.10	435.60
78	5,483.50	5,181.00	4,873.00	78	548.35	518.10	487.30
79	6,132.50	5,791.50	5,450.50	79	613.25	579.15	545.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	115.50	110.00	99.00	18-39	11.55	11.00	9.90
40	115.50	110.00	99.00	40	11.55	11.00	9.90
41	121.00	115.50	104.50	41	12.10	11.55	10.45
42	126.50	121.00	110.00	42	12.65	12.10	11.00
43	132.00	121.00	110.00	43	13.20	12.10	11.00
44	132.00	126.50	115.50	44	13.20	12.65	11.55
45	137.50	132.00	121.00	45	13.75	13.20	12.10
46	143.00	132.00	121.00	46	14.30	13.20	12.10
47	148.50	137.50	126.50	47	14.85	13.75	12.65
48	154.00	143.00	132.00	48	15.40	14.30	13.20
49	159.50	148.50	137.50	49	15.95	14.85	13.75
50	159.50	148.50	137.50	50	15.95	14.85	13.75
51	170.50	159.50	148.50	51	17.05	15.95	14.85
52	181.50	170.50	154.00	52	18.15	17.05	15.40
53	192.50	181.50	165.00	53	19.25	18.15	16.50
54	203.50	192.50	176.00	54	20.35	19.25	17.60
55	209.00	198.00	181.50	55	20.90	19.80	18.15
56	225.50	209.00	192.50	56	22.55	20.90	19.25
57	242.00	225.50	209.00	57	24.20	22.55	20.90
58	253.00	236.50	220.00	58	25.30	23.65	22.00
59	269.50	253.00	231.00	59	26.95	25.30	23.10
60	286.00	264.00	242.00	60	28.60	26.40	24.20
61	308.00	286.00	264.00	61	30.80	28.60	26.40
62	330.00	308.00	286.00	62	33.00	30.80	28.60
63	357.50	335.50	308.00	63	35.75	33.55	30.80
64	379.50	357.50	330.00	64	37.95	35.75	33.00
65	407.00	379.50	352.00	65	40.70	37.95	35.20
66	445.50	418.00	385.00	66	44.55	41.80	38.50
67	489.50	456.50	423.50	67	48.95	45.65	42.35
68	533.50	500.50	462.00	68	53.35	50.05	46.20
69	583.00	544.50	506.00	69	58.30	54.45	50.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	632.50	594.00	550.00	70	63.25	59.40	55.00
71	704.00	660.00	616.00	71	70.40	66.00	61.60
72	786.50	737.00	682.00	72	78.65	73.70	68.20
73	869.00	814.00	759.00	73	86.90	81.40	75.90
74	968.00	907.50	841.50	74	96.80	90.75	84.15
75	1,072.50	1,001.00	929.50	75	107.25	100.10	92.95
76	1,199.00	1,122.00	1,039.50	76	119.90	112.20	103.95
77	1,342.00	1,254.00	1,160.50	77	134.20	125.40	116.05
78	1,496.00	1,397.00	1,298.00	78	149.60	139.70	129.80
79	1,672.00	1,562.00	1,452.00	79	167.20	156.20	145.20
80		1,743.50	1,617.00	80	186.45	174.35	161.70
81		1,969.00	1,826.00	81	210.65	196.90	182.60
82		2,216.50	2,057.00	82	237.60	221.65	205.70
83		2,502.50	2,321.00	83	267.85	250.25	232.10
84		2,816.00	2,612.50	84	301.95	281.60	261.25
				85	339.90	317.35	294.25
				86	382.80	357.50	331.10
				87	430.65	402.05	372.90
				88	484.00	452.10	419.10
				89	544.50	508.75	471.35
				90	612.70	572.00	530.75
				91	689.15	643.50	596.75
				92	775.50	723.80	671.55
				93	872.30	814.55	755.15
				94	981.20	916.30	849.75
				95	1,103.85	1,030.70	955.90
				96	1,241.90	1,159.40	1,075.25
				97	1,397.00	1,304.60	1,209.45
				98	1,571.90	1,467.40	1,360.70
				99	1,768.25	1,651.10	1,530.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	143.00	132.00	121.00	18-39	14.30	13.20	12.10
40	143.00	132.00	121.00	40	14.30	13.20	12.10
41	148.50	137.50	126.50	41	14.85	13.75	12.65
42	154.00	143.00	132.00	42	15.40	14.30	13.20
43	159.50	148.50	137.50	43	15.95	14.85	13.75
44	165.00	154.00	143.00	44	16.50	15.40	14.30
45	170.50	159.50	148.50	45	17.05	15.95	14.85
46	176.00	165.00	154.00	46	17.60	16.50	15.40
47	181.50	170.50	154.00	47	18.15	17.05	15.40
48	187.00	176.00	159.50	48	18.70	17.60	15.95
49	192.50	181.50	165.00	49	19.25	18.15	16.50
50	198.00	187.00	170.50	50	19.80	18.70	17.05
51	209.00	198.00	181.50	51	20.90	19.80	18.15
52	220.00	203.50	187.00	52	22.00	20.35	18.70
53	231.00	214.50	198.00	53	23.10	21.45	19.80
54	242.00	225.50	209.00	54	24.20	22.55	20.90
55	247.50	231.00	214.50	55	24.75	23.10	21.45
56	269.50	253.00	231.00	56	26.95	25.30	23.10
57	286.00	269.50	247.50	57	28.60	26.95	24.75
58	308.00	286.00	264.00	58	30.80	28.60	26.40
59	324.50	302.50	280.50	59	32.45	30.25	28.05
60	346.50	324.50	297.00	60	34.65	32.45	29.70
61	374.00	352.00	324.50	61	37.40	35.20	32.45
62	401.50	374.00	346.50	62	40.15	37.40	34.65
63	429.00	401.50	374.00	63	42.90	40.15	37.40
64	462.00	434.50	401.50	64	46.20	43.45	40.15
65	489.50	462.00	429.00	65	48.95	46.20	42.90
66	539.00	506.00	473.00	66	53.90	50.60	47.30
67	594.00	555.50	517.00	67	59.40	55.55	51.70
68	654.50	616.00	572.00	68	65.45	61.60	57.20
69	720.50	676.50	627.00	69	72.05	67.65	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	786.50	737.00	682.00	70	78.65	73.70	68.20
71	880.00	825.00	764.50	71	88.00	82.50	76.45
72	984.50	918.50	852.50	72	98.45	91.85	85.25
73	1,094.50	1,023.00	951.50	73	109.45	102.30	95.15
74	1,226.50	1,144.00	1,061.50	74	122.65	114.40	106.15
75	1,364.00	1,276.00	1,182.50	75	136.40	127.60	118.25
76	1,523.50	1,424.50	1,320.00	76	152.35	142.45	132.00
77	1,699.50	1,589.50	1,474.00	77	169.95	158.95	147.40
78	1,897.50	1,771.00	1,644.50	78	189.75	177.10	164.45
79	2,117.50	1,974.50	1,831.50	79	211.75	197.45	183.15
				80	235.95	220.00	204.05
				81	266.20	248.60	230.45
				82	299.75	279.95	259.60
				83	337.70	315.15	292.60
				84	380.60	355.30	329.45
				85	428.45	399.85	371.25
				86	482.35	449.90	418.00
				87	542.30	506.55	470.25
				88	610.50	569.80	529.10
				89	686.40	640.75	595.10
				90	772.20	721.05	669.35
				91	869.00	810.70	752.95
				92	977.35	912.45	847.00
				93	1,099.45	1,026.30	952.60
				94	1,236.95	1,154.45	1,071.95
				95	1,391.50	1,298.55	1,205.60
				96	1,565.30	1,460.80	1,356.30
				97	1,761.10	1,643.40	1,526.25
				98	1,981.10	1,849.10	1,716.55
				99	2,229.15	2,080.10	1,931.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	176.00	165.00	148.50	18-39	17.60	16.50	14.85
40	176.00	165.00	148.50	40	17.60	16.50	14.85
41	187.00	176.00	159.50	41	18.70	17.60	15.95
42	192.50	181.50	165.00	42	19.25	18.15	16.50
43	198.00	187.00	170.50	43	19.80	18.70	17.05
44	203.50	192.50	176.00	44	20.35	19.25	17.60
45	214.50	198.00	181.50	45	21.45	19.80	18.15
46	220.00	209.00	192.50	46	22.00	20.90	19.25
47	231.00	214.50	198.00	47	23.10	21.45	19.80
48	236.50	220.00	203.50	48	23.65	22.00	20.35
49	247.50	231.00	214.50	49	24.75	23.10	21.45
50	253.00	236.50	220.00	50	25.30	23.65	22.00
51	264.00	247.50	231.00	51	26.40	24.75	23.10
52	275.00	258.50	236.50	52	27.50	25.85	23.65
53	280.50	264.00	247.50	53	28.05	26.40	24.75
54	291.50	275.00	253.00	54	29.15	27.50	25.30
55	297.00	280.50	258.50	55	29.70	28.05	25.85
56	319.00	302.50	280.50	56	31.90	30.25	28.05
57	341.00	319.00	297.00	57	34.10	31.90	29.70
58	368.50	346.50	319.00	58	36.85	34.65	31.90
59	390.50	368.50	341.00	59	39.05	36.85	34.10
60	418.00	390.50	363.00	60	41.80	39.05	36.30
61	451.00	423.50	396.00	61	45.10	42.35	39.60
62	489.50	456.50	423.50	62	48.95	45.65	42.35
63	528.00	495.00	456.50	63	52.80	49.50	45.65
64	566.50	533.50	495.00	64	56.65	53.35	49.50
65	610.50	572.00	528.00	65	61.05	57.20	52.80
66	671.00	627.00	583.00	66	67.10	62.70	58.30
67	737.00	687.50	638.00	67	73.70	68.75	63.80
68	808.50	753.50	698.50	68	80.85	75.35	69.85
69	891.00	830.50	770.00	69	89.10	83.05	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	973.50	907.50	841.50	70	97.35	90.75	84.15
71	1,094.50	1,023.00	946.00	71	109.45	102.30	94.60
72	1,226.50	1,144.00	1,061.50	72	122.65	114.40	106.15
73	1,375.00	1,287.00	1,193.50	73	137.50	128.70	119.35
74	1,540.00	1,441.00	1,336.50	74	154.00	144.10	133.65
75	1,721.50	1,611.50	1,496.00	75	172.15	161.15	149.60
76	1,925.00	1,798.50	1,672.00	76	192.50	179.85	167.20
77	2,145.00	2,002.00	1,859.00	77	214.50	200.20	185.90
78	2,392.50	2,233.00	2,073.50	78	239.25	223.30	207.35
79	2,667.50	2,491.50	2,310.00	79	266.75	249.15	231.00
				80	297.00	277.20	267.30
				81	334.95	312.95	290.40
				82	376.75	352.00	326.70
				83	424.60	396.55	368.50
				84	477.95	446.60	414.70
				85	537.90	502.70	466.95
				86	605.55	565.95	521.25
				87	680.90	636.35	591.25
				88	766.15	721.60	664.95
				89	861.85	805.75	753.50
				90	969.65	906.40	841.50
				91	1,090.65	1,019.15	947.10
				92	1,227.05	1,146.75	1,065.35
				93	1,380.50	1,290.30	1,198.45
				94	1,553.20	1,451.45	1,348.05
				95	1,746.80	1,632.95	1,516.35
				96	1,965.15	1,837.00	1,706.10
				97	2,211.00	2,066.35	1,919.50
				98	2,487.10	2,324.30	2,159.30
				99	2,798.40	2,615.25	2,429.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	220.00	209.00	198.00	18-39	22.00	20.90	19.80
40	220.00	209.00	198.00	40	22.00	20.90	19.80
41	231.00	220.00	209.00	41	23.10	22.00	20.90
42	242.00	231.00	214.50	42	24.20	23.10	21.45
43	247.50	236.50	225.50	43	24.75	23.65	22.55
44	258.50	247.50	231.00	44	25.85	24.75	23.10
45	269.50	258.50	242.00	45	26.95	25.85	24.20
46	280.50	264.00	247.50	46	28.05	26.40	24.75
47	291.50	275.00	258.50	47	29.15	27.50	25.85
48	302.50	286.00	269.50	48	30.25	28.60	26.95
49	313.50	297.00	280.50	49	31.35	29.70	28.05
50	324.50	308.00	286.00	50	32.45	30.80	28.60
51	341.00	319.00	297.00	51	34.10	31.90	29.70
52	352.00	330.00	308.00	52	35.20	33.00	30.80
53	363.00	341.00	319.00	53	36.30	34.10	31.90
54	374.00	352.00	330.00	54	37.40	35.20	33.00
55	385.00	363.00	341.00	55	38.50	36.30	34.10
56	418.00	396.00	368.50	56	41.80	39.60	36.85
57	451.00	423.50	396.00	57	45.10	42.35	39.60
58	484.00	456.50	429.00	58	48.40	45.65	42.90
59	517.00	489.50	462.00	59	51.70	48.95	46.20
60	555.50	528.00	495.00	60	55.55	52.80	49.50
61	599.50	566.50	533.50	61	59.95	56.65	53.35
62	643.50	610.50	572.00	62	64.35	61.05	57.20
63	687.50	654.50	616.00	63	68.75	65.45	61.60
64	742.50	704.00	660.00	64	74.25	70.40	66.00
65	792.00	748.00	704.00	65	79.20	74.80	70.40
66	874.50	825.00	775.50	66	87.45	82.50	77.55
67	957.00	907.50	852.50	67	95.70	90.75	85.25
68	1,050.50	995.50	935.00	68	105.05	99.55	93.50
69	1,155.00	1,089.00	1,023.00	69	115.50	108.90	102.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,265.00	1,193.50	1,122.00	70	126.50	119.35	112.20
71	1,413.50	1,336.50	1,254.00	71	141.35	133.65	125.40
72	1,578.50	1,490.50	1,402.50	72	157.85	149.05	140.25
73	1,760.00	1,661.00	1,562.00	73	176.00	166.10	156.20
74	1,963.50	1,859.00	1,749.00	74	196.35	185.90	174.90
75	2,189.00	2,068.00	1,947.00	75	218.90	206.80	194.70
76	2,442.00	2,310.00	2,172.50	76	244.20	231.00	217.25
77	2,722.50	2,574.00	2,420.00	77	272.25	257.40	242.00
78	3,030.50	2,865.50	2,700.50	78	303.05	286.55	270.05
79	3,377.00	3,195.50	3,008.50	79	337.70	319.55	300.85
				80	376.20	355.85	334.95
				81	423.50	400.40	377.30
				82	476.85	450.45	424.05
				83	536.25	507.10	477.40
				84	603.35	570.35	536.80
				85	678.70	641.30	603.90
				86	763.95	721.60	679.80
				87	859.10	811.80	764.50
				88	966.90	913.55	860.20
				89	1,087.35	1,027.40	967.45
				90	1,223.20	1,156.10	1,088.45
				91	1,376.10	1,300.20	1,224.30
				92	1,548.25	1,463.00	1,377.75
				93	1,741.85	1,645.60	1,549.90
				94	1,959.10	1,851.30	1,743.50
				95	2,204.40	2,082.85	1,961.30
				96	2,479.95	2,343.00	2,206.60
				97	2,789.60	2,636.15	2,482.15
				98	3,138.30	2,965.60	2,792.35
				99	3,530.45	3,336.30	3,141.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	170.50	159.50	148.50	18-39	17.05	15.95	14.85
40	170.50	159.50	148.50	40	17.05	15.95	14.85
41	181.50	170.50	159.50	41	18.15	17.05	15.95
42	187.00	176.00	165.00	42	18.70	17.60	16.50
43	192.50	181.50	170.50	43	19.25	18.15	17.05
44	198.00	187.00	176.00	44	19.80	18.70	17.60
45	209.00	198.00	181.50	45	20.90	19.80	18.15
46	214.50	203.50	187.00	46	21.45	20.35	18.70
47	225.50	209.00	192.50	47	22.55	20.90	19.25
48	231.00	220.00	203.50	48	23.10	22.00	20.35
49	242.00	225.50	209.00	49	24.20	22.55	20.90
50	247.50	231.00	214.50	50	24.75	23.10	21.45
51	258.50	242.00	225.50	51	25.85	24.20	22.55
52	269.50	253.00	236.50	52	26.95	25.30	23.65
53	280.50	264.00	247.50	53	28.05	26.40	24.75
54	291.50	275.00	258.50	54	29.15	27.50	25.85
55	302.50	286.00	264.00	55	30.25	28.60	26.40
56	324.50	308.00	286.00	56	32.45	30.80	28.60
57	346.50	324.50	302.50	57	34.65	32.45	30.25
58	368.50	346.50	319.00	58	36.85	34.65	31.90
59	396.00	368.50	341.00	59	39.60	36.85	34.10
60	418.00	390.50	357.50	60	41.80	39.05	35.75
61	451.00	418.00	385.00	61	45.10	41.80	38.50
62	484.00	451.00	418.00	62	48.40	45.10	41.80
63	517.00	484.00	451.00	63	51.70	48.40	45.10
64	555.50	522.50	484.00	64	55.55	52.25	48.40
65	594.00	555.50	517.00	65	59.40	55.55	51.70
66	649.00	610.50	566.50	66	64.90	61.05	56.65
67	704.00	660.00	616.00	67	70.40	66.00	61.60
68	770.00	720.50	665.50	68	77.00	72.05	66.55
69	836.00	781.00	726.00	69	83.60	78.10	72.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	907.50	847.00	786.50	70	90.75	84.70	78.65
71	1,006.50	940.50	874.50	71	100.65	94.05	87.45
72	1,111.00	1,039.50	962.50	72	111.10	103.95	96.25
73	1,226.50	1,149.50	1,067.00	73	122.65	114.95	106.70
74	1,353.00	1,265.00	1,177.00	74	135.30	126.50	117.70
75	1,490.50	1,397.00	1,298.00	75	149.05	139.70	129.80
76	1,677.50	1,573.00	1,463.00	76	167.75	157.30	146.30
77	1,886.50	1,771.00	1,650.00	77	188.65	177.10	165.00
78	2,123.00	1,991.00	1,859.00	78	212.30	199.10	185.90
79	2,387.00	2,238.50	2,090.00	79	238.70	223.85	209.00
80		2,519.00	2,354.00	80		251.90	235.40
81		2,821.50	2,640.00	81		282.15	264.00
82		3,157.00	2,953.50	82		315.70	295.35
83		3,536.50	3,305.50	83		353.65	330.55
84		3,954.50	3,696.00	84		395.45	369.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	209.00	198.00	181.50	18-39	20.90	19.80	18.15
40	209.00	198.00	181.50	40	20.90	19.80	18.15
41	220.00	209.00	192.50	41	22.00	20.90	19.25
42	225.50	214.50	198.00	42	22.55	21.45	19.80
43	236.50	220.00	203.50	43	23.65	22.00	20.35
44	247.50	231.00	214.50	44	24.75	23.10	21.45
45	253.00	236.50	220.00	45	25.30	23.65	22.00
46	264.00	247.50	225.50	46	26.40	24.75	22.55
47	275.00	258.50	236.50	47	27.50	25.85	23.65
48	286.00	264.00	242.00	48	28.60	26.40	24.20
49	297.00	275.00	253.00	49	29.70	27.50	25.30
50	302.50	280.50	258.50	50	30.25	28.05	25.85
51	319.00	297.00	275.00	51	31.90	29.70	27.50
52	330.00	308.00	286.00	52	33.00	30.80	28.60
53	346.50	324.50	297.00	53	34.65	32.45	29.70
54	363.00	335.50	308.00	54	36.30	33.55	30.80
55	374.00	346.50	319.00	55	37.40	34.65	31.90
56	401.50	374.00	346.50	56	40.15	37.40	34.65
57	429.00	401.50	368.50	57	42.90	40.15	36.85
58	456.50	429.00	396.00	58	45.65	42.90	39.60
59	489.50	456.50	423.50	59	48.95	45.65	42.35
60	517.00	484.00	451.00	60	51.70	48.40	45.10
61	555.50	522.50	484.00	61	55.55	52.25	48.40
62	599.50	561.00	522.50	62	59.95	56.10	52.25
63	643.50	599.50	555.50	63	64.35	59.95	55.55
64	687.50	643.50	599.50	64	68.75	64.35	59.95
65	737.00	687.50	638.00	65	73.70	68.75	63.80
66	808.50	753.50	698.50	66	80.85	75.35	69.85
67	880.00	825.00	764.50	67	88.00	82.50	76.45
68	957.00	896.50	836.00	68	95.70	89.65	83.60
69	1,045.00	979.00	913.00	69	104.50	97.90	91.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,138.50	1,067.00	995.50	70	113.85	106.70	99.55
71	1,259.50	1,182.50	1,105.50	71	125.95	118.25	110.55
72	1,397.00	1,309.00	1,221.00	72	139.70	130.90	122.10
73	1,540.00	1,446.50	1,347.50	73	154.00	144.65	134.75
74	1,705.00	1,600.50	1,490.50	74	170.50	160.05	149.05
75	1,881.00	1,765.50	1,644.50	75	188.10	176.55	164.45
76	2,106.50	1,974.50	1,842.50	76	210.65	197.45	184.25
77	2,348.50	2,205.50	2,057.00	77	234.85	220.55	205.70
78	2,623.50	2,464.00	2,299.00	78	262.35	246.40	229.90
79	2,931.50	2,750.00	2,568.50	79	293.15	275.00	256.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	258.50	242.00	225.50	18-39	25.85	24.20	22.55
40	258.50	242.00	225.50	40	25.85	24.20	22.55
41	269.50	253.00	236.50	41	26.95	25.30	23.65
42	280.50	264.00	247.50	42	28.05	26.40	24.75
43	291.50	275.00	258.50	43	29.15	27.50	25.85
44	308.00	291.50	269.50	44	30.80	29.15	26.95
45	319.00	302.50	280.50	45	31.90	30.25	28.05
46	330.00	313.50	291.50	46	33.00	31.35	29.15
47	346.50	324.50	302.50	47	34.65	32.45	30.25
48	357.50	335.50	313.50	48	35.75	33.55	31.35
49	374.00	352.00	324.50	49	37.40	35.20	32.45
50	385.00	363.00	335.50	50	38.50	36.30	33.55
51	401.50	379.50	352.00	51	40.15	37.95	35.20
52	418.00	390.50	363.00	52	41.80	39.05	36.30
53	434.50	407.00	374.00	53	43.45	40.70	37.40
54	445.50	418.00	390.50	54	44.55	41.80	39.05
55	462.00	434.50	401.50	55	46.20	43.45	40.15
56	495.00	467.50	434.50	56	49.50	46.75	43.45
57	533.50	500.50	462.00	57	53.35	50.05	46.20
58	572.00	533.50	495.00	58	57.20	53.35	49.50
59	610.50	572.00	533.50	59	61.05	57.20	53.35
60	649.00	610.50	566.50	60	64.90	61.05	56.65
61	698.50	654.50	610.50	61	69.85	65.45	61.05
62	753.50	709.50	660.00	62	75.35	70.95	66.00
63	808.50	759.00	709.50	63	80.85	75.90	70.95
64	874.50	819.50	759.00	64	87.45	81.95	75.90
65	935.00	874.50	814.00	65	93.50	87.45	81.40
66	1,023.00	957.00	891.00	66	102.30	95.70	89.10
67	1,116.50	1,045.00	973.50	67	111.65	104.50	97.35
68	1,221.00	1,144.00	1,061.50	68	122.10	114.40	106.15
69	1,331.00	1,248.50	1,160.50	69	133.10	124.85	116.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,452.00	1,358.50	1,265.00	70	145.20	135.85	126.50
71	1,617.00	1,512.50	1,408.00	71	161.70	151.25	140.80
72	1,793.00	1,677.50	1,562.00	72	179.30	167.75	156.20
73	1,991.00	1,864.50	1,738.00	73	199.10	186.45	173.80
74	2,205.50	2,068.00	1,930.50	74	220.55	206.80	193.05
75	2,447.50	2,293.50	2,139.50	75	244.75	229.35	213.95
76	2,755.50	2,585.00	2,409.00	76	275.55	258.50	240.90
77	3,096.50	2,904.00	2,711.50	77	309.65	290.40	271.15
78	3,487.00	3,272.50	3,052.50	78	348.70	327.25	305.25
79	3,921.50	3,679.50	3,437.50	79	392.15	367.95	343.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	341.00	324.50	302.50	18-39	34.10	32.45	30.25
40	341.00	324.50	302.50	40	34.10	32.45	30.25
41	357.50	341.00	319.00	41	35.75	34.10	31.90
42	374.00	352.00	330.00	42	37.40	35.20	33.00
43	390.50	368.50	346.50	43	39.05	36.85	34.65
44	407.00	385.00	363.00	44	40.70	38.50	36.30
45	423.50	401.50	374.00	45	42.35	40.15	37.40
46	440.00	418.00	390.50	46	44.00	41.80	39.05
47	456.50	434.50	407.00	47	45.65	43.45	40.70
48	478.50	456.50	429.00	48	47.85	45.65	42.90
49	500.50	473.00	445.50	49	50.05	47.30	44.55
50	517.00	489.50	462.00	50	51.70	48.95	46.20
51	539.00	511.50	484.00	51	53.90	51.15	48.40
52	561.00	533.50	500.50	52	56.10	53.35	50.05
53	583.00	550.00	517.00	53	58.30	55.00	51.70
54	605.00	572.00	539.00	54	60.50	57.20	53.90
55	627.00	594.00	555.50	55	62.70	59.40	55.55
56	671.00	638.00	599.50	56	67.10	63.80	59.95
57	720.50	682.00	638.00	57	72.05	68.20	63.80
58	770.00	726.00	682.00	58	77.00	72.60	68.20
59	825.00	781.00	731.50	59	82.50	78.10	73.15
60	880.00	830.50	781.00	60	88.00	83.05	78.10
61	946.00	896.50	841.50	61	94.60	89.65	84.15
62	1,012.00	957.00	902.00	62	101.20	95.70	90.20
63	1,083.50	1,028.50	968.00	63	108.35	102.85	96.80
64	1,160.50	1,100.00	1,039.50	64	116.05	110.00	103.95
65	1,243.00	1,177.00	1,111.00	65	124.30	117.70	111.10
66	1,358.50	1,287.00	1,215.50	66	135.85	128.70	121.55
67	1,485.00	1,408.00	1,331.00	67	148.50	140.80	133.10
68	1,622.50	1,540.00	1,452.00	68	162.25	154.00	145.20
69	1,776.50	1,683.00	1,589.50	69	177.65	168.30	158.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,936.00	1,837.00	1,732.50	70	193.60	183.70	173.25
71	2,145.00	2,035.00	1,919.50	71	214.50	203.50	191.95
72	2,370.50	2,249.50	2,123.00	72	237.05	224.95	212.30
73	2,623.50	2,486.00	2,348.50	73	262.35	248.60	234.85
74	2,904.00	2,755.50	2,601.50	74	290.40	275.55	260.15
75	3,206.50	3,041.50	2,876.50	75	320.65	304.15	287.65
76	3,608.00	3,426.50	3,239.50	76	360.80	342.65	323.95
77	4,053.50	3,850.00	3,646.50	77	405.35	385.00	364.65
78	4,554.00	4,328.50	4,097.50	78	455.40	432.85	409.75
79	5,120.50	4,867.50	4,614.50	79	512.05	486.75	461.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	253.00	236.50	220.00	18-39	25.30	23.65	22.00
40	253.00	236.50	220.00	40	25.30	23.65	22.00
41	264.00	247.50	231.00	41	26.40	24.75	23.10
42	269.50	253.00	236.50	42	26.95	25.30	23.65
43	280.50	264.00	242.00	43	28.05	26.40	24.20
44	286.00	269.50	247.50	44	28.60	26.95	24.75
45	291.50	275.00	258.50	45	29.15	27.50	25.85
46	302.50	286.00	264.00	46	30.25	28.60	26.40
47	313.50	291.50	269.50	47	31.35	29.15	26.95
48	319.00	302.50	280.50	48	31.90	30.25	28.05
49	330.00	308.00	286.00	49	33.00	30.80	28.60
50	335.50	313.50	291.50	50	33.55	31.35	29.15
51	346.50	324.50	302.50	51	34.65	32.45	30.25
52	357.50	335.50	313.50	52	35.75	33.55	31.35
53	368.50	346.50	319.00	53	36.85	34.65	31.90
54	379.50	357.50	330.00	54	37.95	35.75	33.00
55	385.00	363.00	335.50	55	38.50	36.30	33.55
56	407.00	385.00	357.50	56	40.70	38.50	35.75
57	434.50	407.00	374.00	57	43.45	40.70	37.40
58	456.50	429.00	396.00	58	45.65	42.90	39.60
59	484.00	451.00	418.00	59	48.40	45.10	41.80
60	506.00	473.00	434.50	60	50.60	47.30	43.45
61	544.50	506.00	467.50	61	54.45	50.60	46.75
62	577.50	539.00	500.50	62	57.75	53.90	50.05
63	616.00	577.50	533.50	63	61.60	57.75	53.35
64	660.00	616.00	566.50	64	66.00	61.60	56.65
65	698.50	654.50	605.00	65	69.85	65.45	60.50
66	753.50	704.00	654.50	66	75.35	70.40	65.45
67	814.00	764.50	709.50	67	81.40	76.45	70.95
68	880.00	825.00	764.50	68	88.00	82.50	76.45
69	946.00	885.50	825.00	69	94.60	88.55	82.50

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,017.50	951.50	885.50	70	101.75	95.15	88.55
71	1,122.00	1,050.50	973.50	71	112.20	105.05	97.35
72	1,226.50	1,149.50	1,067.00	72	122.65	114.95	106.70
73	1,347.50	1,259.50	1,171.50	73	134.75	125.95	117.15
74	1,479.50	1,386.00	1,287.00	74	147.95	138.60	128.70
75	1,622.50	1,518.00	1,408.00	75	162.25	151.80	140.80
76	1,826.00	1,705.00	1,584.00	76	182.60	170.50	158.40
77	2,051.50	1,919.50	1,782.00	77	205.15	191.95	178.20
78	2,304.50	2,156.00	2,002.00	78	230.45	215.60	200.20
79	2,590.50	2,420.00	2,249.50	79	259.05	242.00	224.95
80		2,717.00	2,524.50	80		271.70	252.45
81		3,030.50	2,816.00	81		303.05	281.60
82		3,371.50	3,135.00	82		337.15	313.50
83		3,756.50	3,487.00	83		375.65	348.70
84		4,180.00	3,883.00	84		418.00	388.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	313.50	291.50	269.50	18-39	31.35	29.15	26.95
40	313.50	291.50	269.50	40	31.35	29.15	26.95
41	324.50	302.50	280.50	41	32.45	30.25	28.05
42	335.50	313.50	286.00	42	33.55	31.35	28.60
43	341.00	319.00	297.00	43	34.10	31.90	29.70
44	352.00	330.00	302.50	44	35.20	33.00	30.25
45	363.00	341.00	313.50	45	36.30	34.10	31.35
46	374.00	352.00	324.50	46	37.40	35.20	32.45
47	385.00	357.50	330.00	47	38.50	35.75	33.00
48	390.50	368.50	341.00	48	39.05	36.85	34.10
49	401.50	379.50	352.00	49	40.15	37.95	35.20
50	412.50	385.00	357.50	50	41.25	38.50	35.75
51	429.00	401.50	374.00	51	42.90	40.15	37.40
52	440.00	412.50	385.00	52	44.00	41.25	38.50
53	451.00	423.50	396.00	53	45.10	42.35	39.60
54	467.50	440.00	407.00	54	46.75	44.00	40.70
55	478.50	451.00	418.00	55	47.85	45.10	41.80
56	511.50	478.50	445.50	56	51.15	47.85	44.55
57	539.00	506.00	467.50	57	53.90	50.60	46.75
58	572.00	533.50	495.00	58	57.20	53.35	49.50
59	605.00	566.50	522.50	59	60.50	56.65	52.25
60	638.00	594.00	550.00	60	63.80	59.40	55.00
61	682.00	638.00	588.50	61	68.20	63.80	58.85
62	726.00	676.50	627.00	62	72.60	67.65	62.70
63	775.50	720.50	665.50	63	77.55	72.05	66.55
64	825.00	770.00	709.50	64	82.50	77.00	70.95
65	874.50	814.00	753.50	65	87.45	81.40	75.35
66	951.50	885.50	819.50	66	95.15	88.55	81.95
67	1,028.50	957.00	885.50	67	102.85	95.70	88.55
68	1,111.00	1,034.00	957.00	68	111.10	103.40	95.70
69	1,204.50	1,122.00	1,039.50	69	120.45	112.20	103.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,298.00	1,210.00	1,122.00	70	129.80	121.00	112.20
71	1,424.50	1,331.00	1,237.50	71	142.45	133.10	123.75
72	1,567.50	1,463.00	1,358.50	72	156.75	146.30	135.85
73	1,716.00	1,606.00	1,490.50	73	171.60	160.60	149.05
74	1,881.00	1,760.00	1,633.50	74	188.10	176.00	163.35
75	2,062.50	1,930.50	1,793.00	75	206.25	193.05	179.30
76	2,299.00	2,150.50	1,996.50	76	229.90	215.05	199.65
77	2,557.50	2,392.50	2,222.00	77	255.75	239.25	222.20
78	2,843.50	2,656.50	2,469.50	78	284.35	265.65	246.95
79	3,168.00	2,959.00	2,744.50	79	316.80	295.90	274.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	390.50	363.00	335.50	18-39	39.05	36.30	33.55
40	390.50	363.00	335.50	40	39.05	36.30	33.55
41	407.00	379.50	346.50	41	40.70	37.95	34.65
42	418.00	390.50	357.50	42	41.80	39.05	35.75
43	429.00	401.50	368.50	43	42.90	40.15	36.85
44	440.00	412.50	379.50	44	44.00	41.25	37.95
45	456.50	423.50	390.50	45	45.65	42.35	39.05
46	467.50	434.50	401.50	46	46.75	43.45	40.15
47	484.00	451.00	418.00	47	48.40	45.10	41.80
48	495.00	462.00	429.00	48	49.50	46.20	42.90
49	511.50	478.50	440.00	49	51.15	47.85	44.00
50	522.50	489.50	451.00	50	52.25	48.95	45.10
51	539.00	506.00	467.50	51	53.90	50.60	46.75
52	555.50	517.00	478.50	52	55.55	51.70	47.85
53	572.00	533.50	495.00	53	57.20	53.35	49.50
54	588.50	550.00	511.50	54	58.85	55.00	51.15
55	599.50	561.00	522.50	55	59.95	56.10	52.25
56	638.00	599.50	555.50	56	63.80	59.95	55.55
57	676.50	632.50	588.50	57	67.65	63.25	58.85
58	715.00	671.00	627.00	58	71.50	67.10	62.70
59	753.50	709.50	660.00	59	75.35	70.95	66.00
60	797.50	748.00	698.50	60	79.75	74.80	69.85
61	852.50	803.00	748.00	61	85.25	80.30	74.80
62	913.00	858.00	797.50	62	91.30	85.80	79.75
63	973.50	913.00	847.00	63	97.35	91.30	84.70
64	1,045.00	979.00	907.50	64	104.50	97.90	90.75
65	1,111.00	1,039.50	962.50	65	111.10	103.95	96.25
66	1,204.50	1,127.50	1,045.00	66	120.45	112.75	104.50
67	1,303.50	1,221.00	1,133.00	67	130.35	122.10	113.30
68	1,408.00	1,314.50	1,221.00	68	140.80	131.45	122.10
69	1,523.50	1,424.50	1,325.50	69	152.35	142.45	132.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,644.50	1,540.00	1,430.00	70	164.45	154.00	143.00
71	1,815.00	1,699.50	1,578.50	71	181.50	169.95	157.85
72	1,996.50	1,870.00	1,738.00	72	199.65	187.00	173.80
73	2,200.00	2,057.00	1,914.00	73	220.00	205.70	191.40
74	2,425.50	2,271.50	2,112.00	74	242.55	227.15	211.20
75	2,667.50	2,497.00	2,321.00	75	266.75	249.70	232.10
76	2,997.50	2,805.00	2,607.00	76	299.75	280.50	260.70
77	3,366.00	3,146.00	2,926.00	77	336.60	314.60	292.60
78	3,778.50	3,536.50	3,289.00	78	377.85	353.65	328.90
79	4,246.00	3,971.00	3,690.50	79	424.60	397.10	369.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	506.00	478.50	451.00	18-39	50.60	47.85	45.10
40	506.00	478.50	451.00	40	50.60	47.85	45.10
41	528.00	500.50	467.50	41	52.80	50.05	46.75
42	544.50	517.00	489.50	42	54.45	51.70	48.95
43	566.50	539.00	506.00	43	56.65	53.90	50.60
44	583.00	555.50	522.50	44	58.30	55.55	52.25
45	605.00	572.00	539.00	45	60.50	57.20	53.90
46	627.00	594.00	561.00	46	62.70	59.40	56.10
47	649.00	616.00	583.00	47	64.90	61.60	58.30
48	676.50	638.00	599.50	48	67.65	63.80	59.95
49	698.50	660.00	621.50	49	69.85	66.00	62.15
50	720.50	682.00	643.50	50	72.05	68.20	64.35
51	742.50	704.00	665.50	51	74.25	70.40	66.55
52	764.50	726.00	682.00	52	76.45	72.60	68.20
53	786.50	742.50	698.50	53	78.65	74.25	69.85
54	803.00	764.50	720.50	54	80.30	76.45	72.05
55	825.00	781.00	737.00	55	82.50	78.10	73.70
56	874.50	830.50	781.00	56	87.45	83.05	78.10
57	924.00	874.50	825.00	57	92.40	87.45	82.50
58	979.00	924.00	869.00	58	97.90	92.40	86.90
59	1,034.00	979.00	918.50	59	103.40	97.90	91.85
60	1,089.00	1,028.50	968.00	60	108.90	102.85	96.80
61	1,160.50	1,100.00	1,034.00	61	116.05	110.00	103.40
62	1,237.50	1,171.50	1,100.00	62	123.75	117.15	110.00
63	1,314.50	1,243.00	1,166.00	63	131.45	124.30	116.60
64	1,397.00	1,320.00	1,243.00	64	139.70	132.00	124.30
65	1,485.00	1,402.50	1,320.00	65	148.50	140.25	132.00
66	1,611.50	1,523.50	1,430.00	66	161.15	152.35	143.00
67	1,743.50	1,650.00	1,551.00	67	174.35	165.00	155.10
68	1,886.50	1,782.00	1,677.50	68	188.65	178.20	167.75
69	2,040.50	1,930.50	1,815.00	69	204.05	193.05	181.50

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	2,205.50	2,084.50	1,963.50	70	220.55	208.45	196.35
71	2,425.50	2,293.50	2,156.00	71	242.55	229.35	215.60
72	2,662.00	2,519.00	2,370.50	72	266.20	251.90	237.05
73	2,920.50	2,761.00	2,601.50	73	292.05	276.10	260.15
74	3,206.50	3,030.50	2,854.50	74	320.65	303.05	285.45
75	3,514.50	3,322.00	3,129.50	75	351.45	332.20	312.95
76	3,949.00	3,734.50	3,514.50	76	394.90	373.45	351.45
77	4,427.50	4,185.50	3,943.50	77	442.75	418.55	394.35
78	4,966.50	4,697.00	4,427.50	78	496.65	469.70	442.75
79	5,577.00	5,274.50	4,972.00	79	557.70	527.45	497.20

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	143.00	132.00	121.00	18-39	14.30	13.20	12.10
40	143.00	132.00	121.00	40	14.30	13.20	12.10
41	148.50	137.50	126.50	41	14.85	13.75	12.65
42	154.00	143.00	132.00	42	15.40	14.30	13.20
43	159.50	148.50	137.50	43	15.95	14.85	13.75
44	165.00	154.00	143.00	44	16.50	15.40	14.30
45	170.50	159.50	148.50	45	17.05	15.95	14.85
46	176.00	165.00	154.00	46	17.60	16.50	15.40
47	181.50	170.50	154.00	47	18.15	17.05	15.40
48	187.00	176.00	159.50	48	18.70	17.60	15.95
49	192.50	181.50	165.00	49	19.25	18.15	16.50
50	198.00	187.00	170.50	50	19.80	18.70	17.05
51	209.00	198.00	181.50	51	20.90	19.80	18.15
52	220.00	203.50	187.00	52	22.00	20.35	18.70
53	231.00	214.50	198.00	53	23.10	21.45	19.80
54	242.00	225.50	209.00	54	24.20	22.55	20.90
55	247.50	231.00	214.50	55	24.75	23.10	21.45
56	264.00	247.50	231.00	56	26.40	24.75	23.10
57	286.00	269.50	247.50	57	28.60	26.95	24.75
58	302.50	286.00	264.00	58	30.25	28.60	26.40
59	324.50	302.50	280.50	59	32.45	30.25	28.05
60	341.00	319.00	297.00	60	34.10	31.90	29.70
61	368.50	346.50	319.00	61	36.85	34.65	31.90
62	396.00	368.50	341.00	62	39.60	36.85	34.10
63	423.50	396.00	368.50	63	42.35	39.60	36.85
64	456.50	423.50	390.50	64	45.65	42.35	39.05
65	484.00	451.00	418.00	65	48.40	45.10	41.80
66	533.50	495.00	456.50	66	53.35	49.50	45.65
67	577.50	539.00	500.50	67	57.75	53.90	50.05
68	632.50	588.50	539.00	68	63.25	58.85	53.90
69	687.50	638.00	588.50	69	68.75	63.80	58.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	748.00	693.00	638.00	70	74.80	69.30	63.80
71	836.00	775.50	715.00	71	83.60	77.55	71.50
72	924.00	858.00	792.00	72	92.40	85.80	79.20
73	1,028.50	957.00	885.50	73	102.85	95.70	88.55
74	1,144.00	1,067.00	984.50	74	114.40	106.70	98.45
75	1,265.00	1,182.50	1,094.50	75	126.50	118.25	109.45
76	1,408.00	1,314.50	1,221.00	76	140.80	131.45	122.10
77	1,567.50	1,463.00	1,353.00	77	156.75	146.30	135.30
78	1,738.00	1,622.50	1,501.50	78	173.80	162.25	150.15
79	1,930.50	1,804.00	1,672.00	79	193.05	180.40	167.20
80		2,002.00	1,853.50	80	214.50	200.20	185.35
81		2,222.00	2,057.00	81	238.15	222.20	205.70
82		2,464.00	2,282.50	82	264.55	246.40	228.25
83		2,733.50	2,530.00	83	293.15	273.35	253.00
84		3,036.00	2,810.50	84	325.60	303.60	281.05
				85	360.80	336.05	311.30
				86	405.90	378.40	350.35
				87	457.05	425.70	394.35
				88	514.25	478.50	443.30
				89	578.05	538.45	498.85
				90	650.65	606.10	561.00
				91	731.50	681.45	631.40
				92	823.35	766.70	710.05
				93	926.20	862.40	799.15
				94	1,041.70	970.20	898.70
				95	1,172.05	1,091.75	1,010.90
				96	1,318.35	1,228.15	1,137.40
				97	1,483.35	1,381.60	1,279.85
				98	1,668.70	1,554.30	1,439.35
				99	1,877.15	1,748.45	1,619.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	170.50	159.50	148.50	18-39	17.05	15.95	14.85
40	170.50	159.50	148.50	40	17.05	15.95	14.85
41	181.50	170.50	154.00	41	18.15	17.05	15.40
42	187.00	176.00	159.50	42	18.70	17.60	15.95
43	192.50	181.50	165.00	43	19.25	18.15	16.50
44	198.00	187.00	170.50	44	19.80	18.70	17.05
45	203.50	192.50	181.50	45	20.35	19.25	18.15
46	209.00	198.00	187.00	46	20.90	19.80	18.70
47	214.50	203.50	192.50	47	21.45	20.35	19.25
48	225.50	214.50	198.00	48	22.55	21.45	19.80
49	231.00	220.00	203.50	49	23.10	22.00	20.35
50	236.50	225.50	209.00	50	23.65	22.55	20.90
51	253.00	236.50	220.00	51	25.30	23.65	22.00
52	264.00	247.50	231.00	52	26.40	24.75	23.10
53	275.00	258.50	236.50	53	27.50	25.85	23.65
54	286.00	269.50	247.50	54	28.60	26.95	24.75
55	297.00	275.00	253.00	55	29.70	27.50	25.30
56	319.00	297.00	275.00	56	31.90	29.70	27.50
57	341.00	319.00	291.50	57	34.10	31.90	29.15
58	363.00	341.00	313.50	58	36.30	34.10	31.35
59	390.50	363.00	335.50	59	39.05	36.30	33.55
60	412.50	385.00	357.50	60	41.25	38.50	35.75
61	445.50	418.00	385.00	61	44.55	41.80	38.50
62	478.50	445.50	412.50	62	47.85	44.55	41.25
63	511.50	478.50	445.50	63	51.15	47.85	44.55
64	544.50	511.50	473.00	64	54.45	51.15	47.30
65	583.00	544.50	506.00	65	58.30	54.45	50.60
66	643.50	599.50	555.50	66	64.35	59.95	55.55
67	709.50	660.00	610.50	67	70.95	66.00	61.05
68	775.50	720.50	665.50	68	77.55	72.05	66.55
69	852.50	792.00	726.00	69	85.25	79.20	72.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	935.00	863.50	792.00	70	93.50	86.35	79.20
71	1,045.00	968.00	885.50	71	104.50	96.80	88.55
72	1,160.50	1,078.00	990.00	72	116.05	107.80	99.00
73	1,292.50	1,199.00	1,105.50	73	129.25	119.90	110.55
74	1,435.50	1,336.50	1,237.50	74	143.55	133.65	123.75
75	1,595.00	1,490.50	1,380.50	75	159.50	149.05	138.05
76	1,776.50	1,661.00	1,540.00	76	177.65	166.10	154.00
77	1,974.50	1,842.50	1,710.50	77	197.45	184.25	171.05
78	2,194.50	2,051.50	1,903.00	78	219.45	205.15	190.30
79	2,442.00	2,277.00	2,112.00	79	244.20	227.70	211.20
				80	271.15	253.00	234.85
				81	299.75	279.95	259.60
				82	331.65	309.65	287.10
				83	366.30	341.55	316.80
				84	404.80	377.85	350.35
				85	447.15	416.90	386.65
				86	503.25	469.15	435.05
				87	565.95	528.00	489.50
				88	636.90	594.00	550.55
				89	716.65	668.25	619.85
				90	806.30	751.30	696.85
				91	906.95	845.35	784.30
				92	1,020.25	950.95	882.20
				93	1,147.30	1,069.75	992.20
				94	1,290.85	1,203.40	1,116.50
				95	1,452.55	1,354.10	1,255.65
				96	1,634.05	1,523.50	1,412.95
				97	1,838.10	1,713.80	1,589.50
				98	2,068.00	1,927.75	1,788.05
				99	2,325.95	2,168.65	2,011.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	225.50	214.50	198.00	18-39	22.55	21.45	19.80
40	225.50	214.50	198.00	40	22.55	21.45	19.80
41	236.50	225.50	209.00	41	23.65	22.55	20.90
42	242.00	231.00	214.50	42	24.20	23.10	21.45
43	253.00	236.50	220.00	43	25.30	23.65	22.00
44	258.50	242.00	225.50	44	25.85	24.20	22.55
45	264.00	247.50	231.00	45	26.40	24.75	23.10
46	275.00	258.50	242.00	46	27.50	25.85	24.20
47	280.50	264.00	247.50	47	28.05	26.40	24.75
48	291.50	275.00	258.50	48	29.15	27.50	25.85
49	302.50	286.00	264.00	49	30.25	28.60	26.40
50	308.00	291.50	269.50	50	30.80	29.15	26.95
51	319.00	302.50	280.50	51	31.90	30.25	28.05
52	330.00	313.50	291.50	52	33.00	31.35	29.15
53	341.00	319.00	297.00	53	34.10	31.90	29.70
54	352.00	330.00	308.00	54	35.20	33.00	30.80
55	363.00	341.00	313.50	55	36.30	34.10	31.35
56	390.50	363.00	335.50	56	39.05	36.30	33.55
57	418.00	390.50	363.00	57	41.80	39.05	36.30
58	451.00	418.00	385.00	58	45.10	41.80	38.50
59	478.50	445.50	412.50	59	47.85	44.55	41.25
60	511.50	478.50	440.00	60	51.15	47.85	44.00
61	550.00	511.50	473.00	61	55.00	51.15	47.30
62	588.50	550.00	506.00	62	58.85	55.00	50.60
63	632.50	588.50	544.50	63	63.25	58.85	54.45
64	676.50	632.50	583.00	64	67.65	63.25	58.30
65	720.50	671.00	621.50	65	72.05	67.10	62.15
66	797.50	742.50	687.50	66	79.75	74.25	68.75
67	880.00	819.50	753.50	67	88.00	81.95	75.35
68	968.00	902.00	830.50	68	96.80	90.20	83.05
69	1,067.00	990.00	913.00	69	106.70	99.00	91.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,177.00	1,089.00	1,001.00	70	117.70	108.90	100.10
71	1,320.00	1,221.00	1,122.00	71	132.00	122.10	112.20
72	1,468.50	1,364.00	1,259.50	72	146.85	136.40	125.95
73	1,644.50	1,529.00	1,413.50	73	164.45	152.90	141.35
74	1,837.00	1,710.50	1,584.00	74	183.70	171.05	158.40
75	2,046.00	1,908.50	1,771.00	75	204.60	190.85	177.10
76	2,277.00	2,128.50	1,974.50	76	227.70	212.85	197.45
77	2,530.00	2,365.00	2,194.50	77	253.00	236.50	219.45
78	2,816.00	2,629.00	2,442.00	78	281.60	262.90	244.20
79	3,129.50	2,920.50	2,711.50	79	312.95	292.05	271.15
				80	347.60	324.50	301.40
				81	387.20	361.90	336.05
				82	431.20	402.60	374.00
				83	480.70	448.80	416.90
				84	535.15	499.95	464.20
				85	595.65	556.05	516.45
				86	670.45	625.90	581.35
				87	754.05	704.00	653.95
				88	848.65	792.00	735.35
				89	954.25	891.00	827.75
				90	1,073.60	1,002.10	931.15
				91	1,207.80	1,127.50	1,047.20
				92	1,358.50	1,268.30	1,178.10
				93	1,528.45	1,427.25	1,325.50
				94	1,719.85	1,605.45	1,491.05
				95	1,934.35	1,806.20	1,677.50
				96	2,176.35	2,031.70	1,887.05
				97	2,448.60	2,285.80	2,123.00
				98	2,754.40	2,571.25	2,388.10
				99	3,098.70	2,892.45	2,686.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	286.00	275.00	258.50	18-39	28.60	27.50	25.85
40	286.00	275.00	258.50	40	28.60	27.50	25.85
41	297.00	286.00	269.50	41	29.70	28.60	26.95
42	308.00	291.50	275.00	42	30.80	29.15	27.50
43	319.00	302.50	286.00	43	31.90	30.25	28.60
44	324.50	308.00	291.50	44	32.45	30.80	29.15
45	335.50	319.00	302.50	45	33.55	31.90	30.25
46	346.50	330.00	313.50	46	34.65	33.00	31.35
47	357.50	341.00	319.00	47	35.75	34.10	31.90
48	368.50	352.00	330.00	48	36.85	35.20	33.00
49	379.50	363.00	341.00	49	37.95	36.30	34.10
50	390.50	368.50	346.50	50	39.05	36.85	34.65
51	412.50	390.50	363.00	51	41.25	39.05	36.30
52	429.00	407.00	379.50	52	42.90	40.70	37.95
53	451.00	429.00	401.50	53	45.10	42.90	40.15
54	473.00	445.50	418.00	54	47.30	44.55	41.80
55	489.50	462.00	434.50	55	48.95	46.20	43.45
56	522.50	495.00	462.00	56	52.25	49.50	46.20
57	555.50	528.00	495.00	57	55.55	52.80	49.50
58	588.50	555.50	522.50	58	58.85	55.55	52.25
59	627.00	594.00	555.50	59	62.70	59.40	55.55
60	660.00	627.00	588.50	60	66.00	62.70	58.85
61	709.50	671.00	632.50	61	70.95	67.10	63.25
62	764.50	726.00	682.00	62	76.45	72.60	68.20
63	819.50	775.50	731.50	63	81.95	77.55	73.15
64	885.50	836.00	786.50	64	88.55	83.60	78.65
65	946.00	896.50	841.50	65	94.60	89.65	84.15
66	1,045.00	984.50	924.00	66	104.50	98.45	92.40
67	1,149.50	1,083.50	1,012.00	67	114.95	108.35	101.20
68	1,259.50	1,182.50	1,105.50	68	125.95	118.25	110.55
69	1,386.00	1,303.50	1,215.50	69	138.60	130.35	121.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,523.50	1,424.50	1,325.50	70	152.35	142.45	132.55
71	1,699.50	1,595.00	1,485.00	71	169.95	159.50	148.50
72	1,892.00	1,776.50	1,661.00	72	189.20	177.65	166.10
73	2,112.00	1,985.50	1,859.00	73	211.20	198.55	185.90
74	2,354.00	2,216.50	2,079.00	74	235.40	221.65	207.90
75	2,618.00	2,475.00	2,326.50	75	261.80	247.50	232.65
76	2,915.00	2,755.50	2,590.50	76	291.50	275.55	259.05
77	3,239.50	3,058.00	2,876.50	77	323.95	305.80	287.65
78	3,602.50	3,404.50	3,201.00	78	360.25	340.45	320.10
79	4,004.00	3,784.00	3,558.50	79	400.40	378.40	355.85
				80	444.95	420.20	395.45
				81	495.00	467.50	440.00
				82	550.00	519.75	488.95
				83	611.60	577.50	543.40
				84	679.80	642.40	604.45
				85	755.70	713.90	671.55
				86	850.30	803.55	755.70
				87	956.45	903.65	850.30
				88	1,076.35	1,016.95	956.45
				89	1,210.55	1,144.00	1,075.80
				90	1,361.80	1,287.00	1,210.55
				91	1,532.30	1,447.60	1,361.80
				92	1,723.70	1,628.55	1,531.75
				93	1,939.30	1,832.05	1,723.15
				94	2,181.85	2,060.85	1,938.75
				95	2,454.10	2,318.80	2,180.75
				96	2,761.00	2,608.10	2,453.55
				97	3,105.85	2,934.25	2,760.45
				98	3,494.15	3,301.10	3,105.30
				99	3,930.85	3,713.60	3,493.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	209.00	192.50	176.00	18-39	20.90	19.25	17.60
40	209.00	192.50	176.00	40	20.90	19.25	17.60
41	220.00	203.50	187.00	41	22.00	20.35	18.70
42	231.00	214.50	192.50	42	23.10	21.45	19.25
43	236.50	220.00	203.50	43	23.65	22.00	20.35
44	247.50	231.00	209.00	44	24.75	23.10	20.90
45	258.50	242.00	220.00	45	25.85	24.20	22.00
46	264.00	247.50	225.50	46	26.40	24.75	22.55
47	275.00	258.50	236.50	47	27.50	25.85	23.65
48	286.00	269.50	247.50	48	28.60	26.95	24.75
49	297.00	280.50	258.50	49	29.70	28.05	25.85
50	308.00	286.00	264.00	50	30.80	28.60	26.40
51	324.50	302.50	275.00	51	32.45	30.25	27.50
52	335.50	313.50	286.00	52	33.55	31.35	28.60
53	352.00	324.50	297.00	53	35.20	32.45	29.70
54	368.50	341.00	308.00	54	36.85	34.10	30.80
55	379.50	352.00	319.00	55	37.95	35.20	31.90
56	407.00	374.00	341.00	56	40.70	37.40	34.10
57	429.00	396.00	363.00	57	42.90	39.60	36.30
58	456.50	423.50	385.00	58	45.65	42.35	38.50
59	484.00	451.00	412.50	59	48.40	45.10	41.25
60	511.50	473.00	434.50	60	51.15	47.30	43.45
61	550.00	511.50	467.50	61	55.00	51.15	46.75
62	588.50	550.00	506.00	62	58.85	55.00	50.60
63	632.50	588.50	539.00	63	63.25	58.85	53.90
64	682.00	632.50	583.00	64	68.20	63.25	58.30
65	726.00	676.50	621.50	65	72.60	67.65	62.15
66	786.50	731.50	676.50	66	78.65	73.15	67.65
67	852.50	792.00	731.50	67	85.25	79.20	73.15
68	924.00	858.00	792.00	68	92.40	85.80	79.20
69	1,001.00	929.50	858.00	69	100.10	92.95	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,078.00	1,001.00	924.00	70	107.80	100.10	92.40
71	1,188.00	1,105.50	1,023.00	71	118.80	110.55	102.30
72	1,309.00	1,221.00	1,127.50	72	130.90	122.10	112.75
73	1,446.50	1,347.50	1,243.00	73	144.65	134.75	124.30
74	1,589.50	1,485.00	1,375.00	74	158.95	148.50	137.50
75	1,749.00	1,633.50	1,512.50	75	174.90	163.35	151.25
76	1,963.50	1,831.50	1,699.50	76	196.35	183.15	169.95
77	2,194.50	2,051.50	1,903.00	77	219.45	205.15	190.30
78	2,458.50	2,293.50	2,128.50	78	245.85	229.35	212.85
79	2,755.50	2,568.50	2,381.50	79	275.55	256.85	238.15
80		2,876.50	2,667.50	80		287.65	266.75
81		3,201.00	2,970.00	81		320.10	297.00
82		3,558.50	3,300.00	82		355.85	330.00
83		3,954.50	3,668.50	83		395.45	366.85
84		4,394.50	4,075.50	84		439.45	407.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	253.00	236.50	220.00	18-39	25.30	23.65	22.00
40	253.00	236.50	220.00	40	25.30	23.65	22.00
41	264.00	247.50	231.00	41	26.40	24.75	23.10
42	280.50	264.00	242.00	42	28.05	26.40	24.20
43	291.50	269.50	247.50	43	29.15	26.95	24.75
44	302.50	280.50	258.50	44	30.25	28.05	25.85
45	313.50	291.50	269.50	45	31.35	29.15	26.95
46	330.00	308.00	280.50	46	33.00	30.80	28.05
47	341.00	319.00	291.50	47	34.10	31.90	29.15
48	357.50	330.00	302.50	48	35.75	33.00	30.25
49	374.00	346.50	313.50	49	37.40	34.65	31.35
50	385.00	357.50	324.50	50	38.50	35.75	32.45
51	401.50	374.00	341.00	51	40.15	37.40	34.10
52	418.00	385.00	352.00	52	41.80	38.50	35.20
53	434.50	401.50	368.50	53	43.45	40.15	36.85
54	451.00	418.00	385.00	54	45.10	41.80	38.50
55	467.50	434.50	396.00	55	46.75	43.45	39.60
56	500.50	462.00	423.50	56	50.05	46.20	42.35
57	533.50	495.00	451.00	57	53.35	49.50	45.10
58	566.50	528.00	484.00	58	56.65	52.80	48.40
59	605.00	561.00	511.50	59	60.50	56.10	51.15
60	638.00	594.00	544.50	60	63.80	59.40	54.45
61	687.50	638.00	588.50	61	68.75	63.80	58.85
62	731.50	682.00	627.00	62	73.15	68.20	62.70
63	786.50	731.50	671.00	63	78.65	73.15	67.10
64	841.50	781.00	720.50	64	84.15	78.10	72.05
65	896.50	836.00	770.00	65	89.65	83.60	77.00
66	979.00	913.00	841.50	66	97.90	91.30	84.15
67	1,061.50	990.00	913.00	67	106.15	99.00	91.30
68	1,155.00	1,072.50	990.00	68	115.50	107.25	99.00
69	1,254.00	1,166.00	1,078.00	69	125.40	116.60	107.80

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,358.50	1,265.00	1,166.00	70	135.85	126.50	116.60
71	1,501.50	1,397.00	1,292.50	71	150.15	139.70	129.25
72	1,661.00	1,545.50	1,430.00	72	166.10	154.55	143.00
73	1,831.50	1,705.00	1,578.50	73	183.15	170.50	157.85
74	2,018.50	1,886.50	1,749.00	74	201.85	188.65	174.90
75	2,227.50	2,079.00	1,930.50	75	222.75	207.90	193.05
76	2,480.50	2,315.50	2,150.50	76	248.05	231.55	215.05
77	2,761.00	2,579.50	2,392.50	77	276.10	257.95	239.25
78	3,069.00	2,865.50	2,662.00	78	306.90	286.55	266.20
79	3,415.50	3,190.00	2,959.00	79	341.55	319.00	295.90

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	324.50	302.50	275.00	18-39	32.45	30.25	27.50
40	324.50	302.50	275.00	40	32.45	30.25	27.50
41	341.00	319.00	291.50	41	34.10	31.90	29.15
42	352.00	330.00	302.50	42	35.20	33.00	30.25
43	368.50	341.00	313.50	43	36.85	34.10	31.35
44	379.50	352.00	324.50	44	37.95	35.20	32.45
45	396.00	368.50	341.00	45	39.60	36.85	34.10
46	412.50	385.00	352.00	46	41.25	38.50	35.20
47	429.00	401.50	368.50	47	42.90	40.15	36.85
48	445.50	418.00	385.00	48	44.55	41.80	38.50
49	462.00	434.50	401.50	49	46.20	43.45	40.15
50	478.50	445.50	412.50	50	47.85	44.55	41.25
51	500.50	467.50	434.50	51	50.05	46.75	43.45
52	522.50	489.50	451.00	52	52.25	48.95	45.10
53	544.50	506.00	467.50	53	54.45	50.60	46.75
54	566.50	528.00	489.50	54	56.65	52.80	48.95
55	588.50	550.00	506.00	55	58.85	55.00	50.60
56	627.00	583.00	539.00	56	62.70	58.30	53.90
57	665.50	621.50	572.00	57	66.55	62.15	57.20
58	709.50	660.00	610.50	58	70.95	66.00	61.05
59	753.50	698.50	643.50	59	75.35	69.85	64.35
60	797.50	742.50	682.00	60	79.75	74.25	68.20
61	858.00	797.50	731.50	61	85.80	79.75	73.15
62	913.00	852.50	786.50	62	91.30	85.25	78.65
63	979.00	913.00	841.50	63	97.90	91.30	84.15
64	1,045.00	973.50	902.00	64	104.50	97.35	90.20
65	1,116.50	1,039.50	962.50	65	111.65	103.95	96.25
66	1,221.00	1,138.50	1,050.50	66	122.10	113.85	105.05
67	1,336.50	1,243.00	1,149.50	67	133.65	124.30	114.95
68	1,457.50	1,358.50	1,254.00	68	145.75	135.85	125.40
69	1,589.50	1,479.50	1,369.50	69	158.95	147.95	136.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,732.50	1,611.50	1,490.50	70	173.25	161.15	149.05
71	1,919.50	1,787.50	1,655.50	71	191.95	178.75	165.55
72	2,128.50	1,985.50	1,837.00	72	212.85	198.55	183.70
73	2,354.00	2,194.50	2,035.00	73	235.40	219.45	203.50
74	2,607.00	2,431.00	2,255.00	74	260.70	243.10	225.50
75	2,882.00	2,689.50	2,497.00	75	288.20	268.95	249.70
76	3,234.00	3,019.50	2,805.00	76	323.40	301.95	280.50
77	3,624.50	3,388.00	3,146.00	77	362.45	338.80	314.60
78	4,064.50	3,795.00	3,525.50	78	406.45	379.50	352.55
79	4,554.00	4,257.00	3,954.50	79	455.40	425.70	395.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	412.50	390.50	368.50	18-39	41.25	39.05	36.85
40	412.50	390.50	368.50	40	41.25	39.05	36.85
41	434.50	412.50	385.00	41	43.45	41.25	38.50
42	451.00	429.00	401.50	42	45.10	42.90	40.15
43	467.50	445.50	418.00	43	46.75	44.55	41.80
44	489.50	462.00	434.50	44	48.95	46.20	43.45
45	511.50	484.00	456.50	45	51.15	48.40	45.65
46	528.00	500.50	473.00	46	52.80	50.05	47.30
47	550.00	522.50	495.00	47	55.00	52.25	49.50
48	577.50	550.00	517.00	48	57.75	55.00	51.70
49	599.50	566.50	533.50	49	59.95	56.65	53.35
50	621.50	588.50	555.50	50	62.15	58.85	55.55
51	654.50	621.50	583.00	51	65.45	62.15	58.30
52	687.50	654.50	616.00	52	68.75	65.45	61.60
53	720.50	682.00	643.50	53	72.05	68.20	64.35
54	759.00	720.50	676.50	54	75.90	72.05	67.65
55	792.00	748.00	704.00	55	79.20	74.80	70.40
56	841.50	797.50	748.00	56	84.15	79.75	74.80
57	896.50	847.00	797.50	57	89.65	84.70	79.75
58	951.50	896.50	841.50	58	95.15	89.65	84.15
59	1,006.50	951.50	896.50	59	100.65	95.15	89.65
60	1,067.00	1,006.50	946.00	60	106.70	100.65	94.60
61	1,144.00	1,083.50	1,017.50	61	114.40	108.35	101.75
62	1,226.50	1,160.50	1,089.00	62	122.65	116.05	108.90
63	1,309.00	1,237.50	1,166.00	63	130.90	123.75	116.60
64	1,402.50	1,325.50	1,248.50	64	140.25	132.55	124.85
65	1,496.00	1,413.50	1,331.00	65	149.60	141.35	133.10
66	1,633.50	1,545.50	1,452.00	66	163.35	154.55	145.20
67	1,782.00	1,683.00	1,584.00	67	178.20	168.30	158.40
68	1,936.00	1,831.50	1,727.00	68	193.60	183.15	172.70
69	2,112.00	1,996.50	1,881.00	69	211.20	199.65	188.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	2,299.00	2,172.50	2,046.00	70	229.90	217.25	204.60
71	2,541.00	2,403.50	2,266.00	71	254.10	240.35	226.60
72	2,805.00	2,656.50	2,502.50	72	280.50	265.65	250.25
73	3,096.50	2,931.50	2,766.50	73	309.65	293.15	276.65
74	3,415.50	3,239.50	3,063.50	74	341.55	323.95	306.35
75	3,767.50	3,575.00	3,382.50	75	376.75	357.50	338.25
76	4,224.00	4,009.50	3,795.00	76	422.40	400.95	379.50
77	4,730.00	4,493.50	4,251.50	77	473.00	449.35	425.15
78	5,302.00	5,038.00	4,768.50	78	530.20	503.80	476.85
79	5,940.00	5,643.00	5,346.00	79	594.00	564.30	534.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	291.50	275.00	253.00	18-39	29.15	27.50	25.30
40	291.50	275.00	253.00	40	29.15	27.50	25.30
41	302.50	286.00	264.00	41	30.25	28.60	26.40
42	313.50	291.50	269.50	42	31.35	29.15	26.95
43	324.50	302.50	280.50	43	32.45	30.25	28.05
44	330.00	313.50	291.50	44	33.00	31.35	29.15
45	341.00	319.00	297.00	45	34.10	31.90	29.70
46	352.00	330.00	308.00	46	35.20	33.00	30.80
47	363.00	341.00	319.00	47	36.30	34.10	31.90
48	374.00	352.00	330.00	48	37.40	35.20	33.00
49	385.00	363.00	341.00	49	38.50	36.30	34.10
50	396.00	374.00	346.50	50	39.60	37.40	34.65
51	412.50	385.00	357.50	51	41.25	38.50	35.75
52	423.50	396.00	368.50	52	42.35	39.60	36.85
53	434.50	407.00	379.50	53	43.45	40.70	37.95
54	451.00	423.50	390.50	54	45.10	42.35	39.05
55	462.00	429.00	396.00	55	46.20	42.90	39.60
56	489.50	456.50	418.00	56	48.95	45.65	41.80
57	511.50	478.50	445.50	57	51.15	47.85	44.55
58	539.00	506.00	467.50	58	53.90	50.60	46.75
59	566.50	533.50	495.00	59	56.65	53.35	49.50
60	594.00	555.50	517.00	60	59.40	55.55	51.70
61	638.00	599.50	555.50	61	63.80	59.95	55.55
62	682.00	638.00	594.00	62	68.20	63.80	59.40
63	731.50	682.00	632.50	63	73.15	68.20	63.25
64	781.00	726.00	671.00	64	78.10	72.60	67.10
65	830.50	775.50	715.00	65	83.05	77.55	71.50
66	896.50	836.00	770.00	66	89.65	83.60	77.00
67	962.50	896.50	830.50	67	96.25	89.65	83.05
68	1,039.50	968.00	896.50	68	103.95	96.80	89.65
69	1,116.50	1,039.50	962.50	69	111.65	103.95	96.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,199.00	1,116.50	1,034.00	70	119.90	111.65	103.40
71	1,314.50	1,226.50	1,138.50	71	131.45	122.65	113.85
72	1,441.00	1,347.50	1,248.50	72	144.10	134.75	124.85
73	1,584.00	1,474.00	1,364.00	73	158.40	147.40	136.40
74	1,732.50	1,617.00	1,496.00	74	173.25	161.70	149.60
75	1,897.50	1,771.00	1,639.00	75	189.75	177.10	163.90
76	2,123.00	1,980.00	1,837.00	76	212.30	198.00	183.70
77	2,376.00	2,216.50	2,051.50	77	237.60	221.65	205.15
78	2,656.50	2,475.00	2,293.50	78	265.65	247.50	229.35
79	2,970.00	2,766.50	2,563.00	79	297.00	276.65	256.30
80		3,091.00	2,865.50	80		309.10	286.55
81		3,415.50	3,162.50	81		341.55	316.25
82		3,762.00	3,487.00	82		376.20	348.70
83		4,152.50	3,850.00	83		415.25	385.00
84		4,581.50	4,246.00	84		458.15	424.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	363.00	341.00	313.50	18-39	36.30	34.10	31.35
40	363.00	341.00	313.50	40	36.30	34.10	31.35
41	379.50	352.00	324.50	41	37.95	35.20	32.45
42	390.50	363.00	335.50	42	39.05	36.30	33.55
43	401.50	374.00	346.50	43	40.15	37.40	34.65
44	418.00	390.50	357.50	44	41.80	39.05	35.75
45	429.00	401.50	374.00	45	42.90	40.15	37.40
46	445.50	418.00	385.00	46	44.55	41.80	38.50
47	456.50	429.00	396.00	47	45.65	42.90	39.60
48	473.00	445.50	412.50	48	47.30	44.55	41.25
49	489.50	456.50	423.50	49	48.95	45.65	42.35
50	500.50	467.50	434.50	50	50.05	46.75	43.45
51	517.00	484.00	451.00	51	51.70	48.40	45.10
52	533.50	500.50	462.00	52	53.35	50.05	46.20
53	550.00	511.50	473.00	53	55.00	51.15	47.30
54	566.50	528.00	489.50	54	56.65	52.80	48.95
55	577.50	539.00	500.50	55	57.75	53.90	50.05
56	610.50	572.00	533.50	56	61.05	57.20	53.35
57	649.00	605.00	561.00	57	64.90	60.50	56.10
58	682.00	638.00	588.50	58	68.20	63.80	58.85
59	720.50	671.00	621.50	59	72.05	67.10	62.15
60	759.00	709.50	654.50	60	75.90	70.95	65.45
61	808.50	753.50	698.50	61	80.85	75.35	69.85
62	863.50	803.00	742.50	62	86.35	80.30	74.25
63	918.50	858.00	792.00	63	91.85	85.80	79.20
64	979.00	913.00	847.00	64	97.90	91.30	84.70
65	1,039.50	968.00	896.50	65	103.95	96.80	89.65
66	1,122.00	1,045.00	968.00	66	112.20	104.50	96.80
67	1,210.00	1,127.50	1,045.00	67	121.00	112.75	104.50
68	1,309.00	1,221.00	1,133.00	68	130.90	122.10	113.30
69	1,408.00	1,314.50	1,221.00	69	140.80	131.45	122.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,518.00	1,419.00	1,314.50	70	151.80	141.90	131.45
71	1,672.00	1,562.00	1,446.50	71	167.20	156.20	144.65
72	1,837.00	1,716.00	1,589.50	72	183.70	171.60	158.95
73	2,018.50	1,886.50	1,749.00	73	201.85	188.65	174.90
74	2,216.50	2,068.00	1,919.50	74	221.65	206.80	191.95
75	2,436.50	2,271.50	2,106.50	75	243.65	227.15	210.65
76	2,700.50	2,519.00	2,337.50	76	270.05	251.90	233.75
77	2,992.00	2,788.50	2,585.00	77	299.20	278.85	258.50
78	3,311.00	3,091.00	2,865.50	78	331.10	309.10	286.55
79	3,663.00	3,421.00	3,173.50	79	366.30	342.10	317.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	445.50	418.00	385.00	18-39	44.55	41.80	38.50
40	445.50	418.00	385.00	40	44.55	41.80	38.50
41	462.00	434.50	401.50	41	46.20	43.45	40.15
42	478.50	451.00	418.00	42	47.85	45.10	41.80
43	495.00	462.00	429.00	43	49.50	46.20	42.90
44	511.50	478.50	445.50	44	51.15	47.85	44.55
45	533.50	500.50	462.00	45	53.35	50.05	46.20
46	550.00	517.00	478.50	46	55.00	51.70	47.85
47	566.50	533.50	495.00	47	56.65	53.35	49.50
48	588.50	550.00	511.50	48	58.85	55.00	51.15
49	610.50	572.00	528.00	49	61.05	57.20	52.80
50	627.00	588.50	544.50	50	62.70	58.85	54.45
51	649.00	610.50	566.50	51	64.90	61.05	56.65
52	671.00	627.00	583.00	52	67.10	62.70	58.30
53	698.50	654.50	605.00	53	69.85	65.45	60.50
54	720.50	676.50	627.00	54	72.05	67.65	62.70
55	742.50	693.00	643.50	55	74.25	69.30	64.35
56	786.50	737.00	682.00	56	78.65	73.70	68.20
57	825.00	770.00	715.00	57	82.50	77.00	71.50
58	869.00	814.00	753.50	58	86.90	81.40	75.35
59	913.00	852.50	792.00	59	91.30	85.25	79.20
60	957.00	896.50	830.50	60	95.70	89.65	83.05
61	1,023.00	957.00	885.50	61	102.30	95.70	88.55
62	1,083.50	1,012.00	940.50	62	108.35	101.20	94.05
63	1,155.00	1,078.00	1,001.00	63	115.50	107.80	100.10
64	1,226.50	1,149.50	1,067.00	64	122.65	114.95	106.70
65	1,303.50	1,221.00	1,133.00	65	130.35	122.10	113.30
66	1,413.50	1,320.00	1,226.50	66	141.35	132.00	122.65
67	1,534.50	1,435.50	1,331.00	67	153.45	143.55	133.10
68	1,661.00	1,551.00	1,441.00	68	166.10	155.10	144.10
69	1,798.50	1,677.50	1,556.50	69	179.85	167.75	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,947.00	1,815.00	1,683.00	70	194.70	181.50	168.30
71	2,145.00	2,002.00	1,859.00	71	214.50	200.20	185.90
72	2,359.50	2,205.50	2,046.00	72	235.95	220.55	204.60
73	2,601.50	2,425.50	2,249.50	73	260.15	242.55	224.95
74	2,860.00	2,673.00	2,480.50	74	286.00	267.30	248.05
75	3,146.00	2,937.00	2,728.00	75	314.60	293.70	272.80
76	3,520.00	3,289.00	3,052.50	76	352.00	328.90	305.25
77	3,938.00	3,679.50	3,415.50	77	393.80	367.95	341.55
78	4,400.00	4,108.50	3,817.00	78	440.00	410.85	381.70
79	4,922.50	4,598.00	4,268.00	79	492.25	459.80	426.80

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	572.00	539.00	506.00	18-39	57.20	53.90	50.60
40	572.00	539.00	506.00	40	57.20	53.90	50.60
41	594.00	561.00	528.00	41	59.40	56.10	52.80
42	616.00	583.00	550.00	42	61.60	58.30	55.00
43	643.50	605.00	566.50	43	64.35	60.50	56.65
44	665.50	627.00	588.50	44	66.55	62.70	58.85
45	687.50	649.00	610.50	45	68.75	64.90	61.05
46	715.00	676.50	632.50	46	71.50	67.65	63.25
47	742.50	704.00	660.00	47	74.25	70.40	66.00
48	770.00	726.00	682.00	48	77.00	72.60	68.20
49	797.50	753.50	709.50	49	79.75	75.35	70.95
50	825.00	781.00	731.50	50	82.50	78.10	73.15
51	858.00	814.00	764.50	51	85.80	81.40	76.45
52	896.50	847.00	792.00	52	89.65	84.70	79.20
53	929.50	880.00	825.00	53	92.95	88.00	82.50
54	968.00	913.00	858.00	54	96.80	91.30	85.80
55	1,001.00	946.00	891.00	55	100.10	94.60	89.10
56	1,056.00	1,001.00	940.50	56	105.60	100.10	94.05
57	1,111.00	1,050.50	990.00	57	111.10	105.05	99.00
58	1,171.50	1,105.50	1,039.50	58	117.15	110.55	103.95
59	1,232.00	1,160.50	1,089.00	59	123.20	116.05	108.90
60	1,292.50	1,221.00	1,144.00	60	129.25	122.10	114.40
61	1,375.00	1,298.00	1,221.00	61	137.50	129.80	122.10
62	1,463.00	1,380.50	1,298.00	62	146.30	138.05	129.80
63	1,551.00	1,468.50	1,380.50	63	155.10	146.85	138.05
64	1,650.00	1,562.00	1,468.50	64	165.00	156.20	146.85
65	1,749.00	1,655.50	1,556.50	65	174.90	165.55	155.65
66	1,892.00	1,793.00	1,688.50	66	189.20	179.30	168.85
67	2,051.50	1,941.50	1,826.00	67	205.15	194.15	182.60
68	2,216.50	2,095.50	1,974.50	68	221.65	209.55	197.45
69	2,398.00	2,266.00	2,134.00	69	239.80	226.60	213.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

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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
70	2,590.50	2,447.50	2,304.50	70	259.05	244.75	230.45
71	2,843.50	2,689.50	2,530.00	71	284.35	268.95	253.00
72	3,124.00	2,953.50	2,777.50	72	312.40	295.35	277.75
73	3,426.50	3,239.50	3,047.00	73	342.65	323.95	304.70
74	3,762.00	3,553.00	3,344.00	74	376.20	355.30	334.40
75	4,125.00	3,899.50	3,668.50	75	412.50	389.95	366.85
76	4,614.50	4,361.50	4,103.00	76	461.45	436.15	410.30
77	5,164.50	4,878.50	4,587.00	77	516.45	487.85	458.70
78	5,775.00	5,456.00	5,131.50	78	577.50	545.60	513.15
79	6,457.00	6,099.50	5,736.50	79	645.70	609.95	573.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

SERFF Tracking #:	MILL-129314937	State Tracking #:		Company Tracking #:	LTC4 TQ COMP
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_LTC4_TQ_Comp_DC_20140306.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC4_TQ_Comp_DC_20140306.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	2013 MetLife Auth Letter_LTC4_TQ_Comp_DC_20140306.pdf
Item Status:	
Status Date:	

METLIFE INSURANCE COMPANY OF CONNECTICUT

Address: 1300 Hall Boulevard, Bloomfield, CT 06002

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

March 2014

Product or Rider

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

Form Number

H-LTC4JQ, et al.
H-5AIC
H-5AIS
H-COLR
H-NF3-6

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 May 1998 through February 2001.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of 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, Alzheimer's Facility Care, Assisted Living Facility Care, Hospice Facility Care, Bed Reservation, Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

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

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

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

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

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

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

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

3. Renewability

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. The future voluntary lapse rate is assumed to be 4.25% for all durations.
- 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, except that commission will not be paid on any increase in premium.

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 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 (6.5%) 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.

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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.

9. Issue Age Range

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

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	55.0%
Semi-Annual	0.51*AP	15.0%
Quarterly	0.26*AP	15.1%
Monthly	0.09*AP	14.9%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim

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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 3.0% credible. The 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	1	3.0%
Nationwide	2,864	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

METLIFE INSURANCE COMPANY OF CONNECTICUT

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${}_jIBNR_{2012}$ = 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 6.5%, 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 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.

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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: \$2,196
After increase: \$2,416

19. Proposed Effective Date

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

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

By Issue Age:

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

By Elimination Period:

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

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By Benefit Period:

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

By Inflation Protection Option:

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

By Home Care (HC) Daily Benefit:

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

21. Number of Policyholders

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

	Number of Insured	Annual Premium based on 2012 In-force
District of Columbia	69	\$151,548
Nationwide	25,014	\$57,904,402

METLIFE INSURANCE COMPANY OF CONNECTICUT

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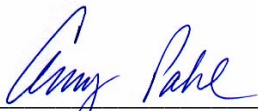
22. Actuarial Certification

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 gross premiums bear reasonable relationship to the benefits.

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
LTC4 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	2,400	0	0.0%	15	6,371	0	0.0%				0.0000		1.000		6.5%	2.6541
	1998	7,721,639	237,632	3.1%	10,311	19,243,268	592,209	3.1%				0.0104		0.990		6.5%	2.4921
	1999	30,794,061	898,745	2.9%	23,193	72,058,741	2,103,082	2.9%				0.0272		0.973		6.5%	2.3400
	2000	54,003,721	3,991,675	7.4%	33,816	118,657,114	8,770,519	7.4%				0.0319		0.968		6.5%	2.1972
	2001	62,923,203	5,478,471	8.7%	33,187	129,816,922	11,302,638	8.7%				0.0395		0.960		6.5%	2.0631
	2002	61,422,501	9,013,659	14.7%	32,244	118,986,688	17,461,116	14.7%				0.0284		0.972		6.5%	1.9372
	2003	60,056,845	10,567,054	17.6%	31,479	109,240,526	19,220,966	17.6%				0.0237		0.976		6.5%	1.8190
	2004	58,826,648	11,793,608	20.0%	30,648	100,472,167	20,142,730	20.0%				0.0264		0.974		6.5%	1.7079
	2005	57,092,048	18,001,424	31.5%	29,739	91,558,292	28,868,813	31.5%				0.0297		0.970		6.5%	1.6037
	2006	55,705,753	18,720,801	33.6%	29,077	83,882,719	28,190,117	33.6%				0.0223		0.978		6.5%	1.5058
	2007	54,901,546	28,165,456	51.3%	28,493	77,626,037	39,823,519	51.3%				0.0201		0.980		6.5%	1.4139
	2008	54,182,133	29,378,390	54.2%	27,895	71,933,192	39,003,288	54.2%				0.0210		0.979		6.5%	1.3276
	2009	53,264,804	36,453,724	68.4%	27,194	66,399,370	45,442,846	68.4%				0.0251		0.975		6.5%	1.2466
Projected Future Experience	2010	52,062,697	44,787,413	86.0%	26,506	60,939,752	52,423,981	86.0%				0.0253		0.975		6.5%	1.1705
	2011	50,275,529	48,725,804	96.9%	25,671	55,256,206	53,552,954	96.9%				0.0315		0.968		6.5%	1.0991
	2012	48,993,523	46,685,106	95.3%	25,014	50,560,746	48,178,486	95.3%				0.0256		0.974		6.5%	1.0320
	2013	46,918,935	65,139,617	138.8%	23,310	45,464,597	63,120,495	138.8%	1.0000	1.4570	1.0000	0.0681	0.0000	0.932	0.958	6.5%	0.9690
	2014	43,283,366	69,202,764	159.9%	21,651	39,381,896	62,964,974	159.9%	1.0000	1.1516	1.0000	0.0711	0.0000	0.929	0.923	6.5%	0.9099
	2015	39,762,291	72,293,802	181.8%	20,040	33,970,144	61,762,810	181.8%	1.0000	1.1372	1.0000	0.0744	0.0000	0.926	0.919	6.5%	0.8543
	2016	36,365,156	74,902,625	206.0%	18,479	29,171,706	60,086,017	206.0%	1.0000	1.1329	1.0000	0.0779	0.0000	0.922	0.915	6.5%	0.8022
	2017	33,105,496	77,219,773	233.3%	16,974	24,936,004	58,164,137	233.3%	1.0000	1.1324	1.0000	0.0815	0.0000	0.919	0.910	6.5%	0.7532
	2018	30,000,539	78,786,283	262.6%	15,531	21,218,086	55,722,137	262.6%	1.0000	1.1259	1.0000	0.0850	0.0000	0.915	0.906	6.5%	0.7073
	2019	27,068,461	79,487,980	293.7%	14,159	17,975,919	52,787,247	293.7%	1.0000	1.1182	1.0000	0.0884	0.0000	0.912	0.902	6.5%	0.6641
	2020	24,322,293	79,495,345	326.8%	12,861	15,166,398	49,570,082	326.8%	1.0000	1.1130	1.0000	0.0917	0.0000	0.908	0.899	6.5%	0.6236
	2021	21,766,618	79,146,137	363.6%	11,639	12,744,397	46,340,216	363.6%	1.0000	1.1125	1.0000	0.0950	0.0000	0.905	0.895	6.5%	0.5855
	2022	19,399,733	78,506,562	404.7%	10,492	10,665,335	43,160,323	404.7%	1.0000	1.1129	1.0000	0.0985	0.0000	0.901	0.891	6.5%	0.5498
	2023	17,217,487	77,500,861	450.1%	9,420	8,887,894	40,006,968	450.1%	1.0000	1.1123	1.0000	0.1021	0.0000	0.898	0.888	6.5%	0.5162
	2024	15,214,682	76,125,345	500.3%	8,423	7,374,666	36,898,506	500.3%	1.0000	1.1116	1.0000	0.1059	0.0000	0.894	0.884	6.5%	0.4847
	2025	13,385,164	74,414,226	555.9%	7,498	6,091,912	33,867,713	555.9%	1.0000	1.1111	1.0000	0.1098	0.0000	0.890	0.880	6.5%	0.4551
	2026	11,721,930	72,393,477	617.6%	6,645	5,009,327	30,937,109	617.6%	1.0000	1.1109	1.0000	0.1138	0.0000	0.886	0.876	6.5%	0.4273
	2027	10,217,246	70,048,512	685.6%	5,861	4,099,818	28,107,978	685.6%	1.0000	1.1101	1.0000	0.1180	0.0000	0.882	0.872	6.5%	0.4013
	2028	8,862,787	67,388,372	760.4%	5,144	3,339,269	25,390,195	760.4%	1.0000	1.1090	1.0000	0.1223	0.0000	0.878	0.867	6.5%	0.3768
	2029	7,649,767	64,434,899	842.3%	4,493	2,706,323	22,795,684	842.3%	1.0000	1.1078	1.0000	0.1267	0.0000	0.873	0.863	6.5%	0.3538
	2030	6,569,075	61,248,299	932.4%	3,903	2,182,157	20,345,853	932.4%	1.0000	1.1069	1.0000	0.1312	0.0000	0.869	0.859	6.5%	0.3322
	2031	5,611,413	57,796,123	1030.0%	3,373	1,750,268	18,027,311	1030.0%	1.0000	1.1047	1.0000	0.1359	0.0000	0.864	0.854	6.5%	0.3119
	2032	4,767,425	54,090,485	1134.6%	2,898	1,396,261	15,841,763	1134.6%	1.0000	1.1016	1.0000	0.1407	0.0000	0.859	0.850	6.5%	0.2929
	2033	4,027,818	50,170,466	1245.6%	2,476	1,107,651	13,796,889	1245.6%	1.0000	1.0978	1.0000	0.1456	0.0000	0.854	0.845	6.5%	0.2750
	2034	3,383,455	46,120,114	1363.1%	2,103	873,663	11,908,959	1363.1%	1.0000	1.0943	1.0000	0.1507	0.0000	0.849	0.840	6.5%	0.2582
	2035	2,825,445	41,994,173	1486.3%	1,775	685,048	10,181,760	1486.3%	1.0000	1.0904	1.0000	0.1558	0.0000	0.844	0.835	6.5%	0.2425
	2036	2,345,215	37,865,433	1614.6%	1,489	533,908	8,620,395	1614.6%	1.0000	1.0863	1.0000	0.1610	0.0000	0.839	0.830	6.5%	0.2277
	2037	1,934,567	33,807,436	1747.5%	1,242	413,541	7,226,813	1747.5%	1.0000	1.0824	1.0000	0.1663	0.0000	0.834	0.825	6.5%	0.2138
	2038	1,585,733	29,891,690	1885.0%	1,028	318,284	5,999,782	1885.0%	1.0000	1.0787	1.0000	0.1717	0.0000	0.828	0.820	6.5%	0.2007
	2039	1,291,416	26,170,171	2026.5%	846	243,389	4,932,215	2026.5%	1.0000	1.0750	1.0000	0.1771	0.0000	0.823	0.814	6.5%	0.1885
	2040	1,044,821	22,687,663	2171.4%	692	184,896	4,014,908	2171.4%	1.0000	1.0715	1.0000	0.1825	0.0000	0.817	0.809	6.5%	0.1770
	2041	839,680	19,483,898	2320.4%	562	139,524	3,237,517	2320.4%	1.0000	1.0686	1.0000	0.1880	0.0000	0.812	0.804	6.5%	0.1662
	2042	670,258	16,585,213	2474.5%	453	104,575	2,587,662	2474.5%	1.0000	1.0664	1.0000	0.1934	0.0000	0.807	0.798	6.5%	0.1560
	2043	531,364	14,006,514	2636.0%	363	77,845	2,051,951	2636.0%	1.0000	1.0653	1.0000	0.1989	0.0000	0.801	0.793	6.5%	0.1465
	2044	418,346	11,754,765	2809.8%	289	57,547	1,616,968	2809.8%	1.0000	1.0660	1.0000	0.2043	0.0000	0.796	0.787	6.5%	0.1376
	2045	327,078	9,836,197	3007.3%	228	42,246	1,270,472	3007.3%	1.0000	1.0703	1.0000	0.2097	0.0000	0.790	0.782	6.5%	0.1292
	2046	253,936	8,233,737	3242.4%	179	30,797	998,585	3242.4%	1.0000	1.0782	1.0000	0.2151	0.0000	0.785	0.776	6.5%	0.1213
	2047	195,772	6,896,718	3522.8%	140	22,294	785,382	3522.8%	1.0000	1.0865	1.0000	0.2204	0.0000	0.780	0.771	6.5%	0.1139
	2048	149,875	5,752,050	3837.9%	108	16,026	615,052	3837.9%	1.0000	1.0894	1.0000	0.2257	0.0000	0.774	0.766	6.5%	0.1069
	2049	113,938	4,761,642	4179.1%	83	11,440	478,075	4179.1%	1.0000	1.0889	1.0000	0.2309	0.0000	0.769	0.760	6.5%	0.1004
	2050	86,018	3,908,396	4543.7%	64	8,109	368,458	4543.7%	1.0000	1.0872	1.0000	0.2360	0.0000	0.764	0.755	6.5%	0.0943
	2051	64,496	3,182,572	4934.5%	48	5,709	281,720	4934.5%	1.0000	1.0860	1.0000	0.2410	0.0000	0.759	0.750	6.5%	0.0885
	2052	48,034	2,569,657	5349.7%	36	3,992	213,583	5349.7%	1.0000	1.0841	1.0000	0.2459	0.0000	0.754	0.745	6.5%	0.0831
Past Future Lifetime	Past	762,229,050	312,898,961	41.1%	414,482	1,226,638,112	415,077,263	33.8%									
	Future	445,347,129	1,825,299,993	409.9%	236,998	298,412,863	907,084,665	304.0%									
	Lifetime	1,207,576,180	2,138,198,954	177.1%	651,480	1,525,050,975	1,322,161,928	86.7%									

EXHIBIT I
MetLife Insurance Company of Connecticut
Nationwide Experience Projections with 10.0% Increase
LTC4 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	2,400	0	0.0%	15	6,371	0	0.0%				0.0000		1.000		6.5%	2.6541
	1998	7,721,639	237,632	3.1%	10,311	19,243,268	592,209	3.1%				0.0104		0.990		6.5%	2.4921
	1999	30,794,061	898,745	2.9%	23,193	72,058,741	2,103,082	2.9%				0.0272		0.973		6.5%	2.3400
	2000	54,003,721	3,991,675	7.4%	33,816	118,657,114	8,770,519	7.4%				0.0319		0.968		6.5%	2.1972
	2001	62,923,203	5,478,471	8.7%	33,187	129,816,922	11,302,638	8.7%				0.0395		0.960		6.5%	2.0631
	2002	61,422,501	9,013,659	14.7%	32,244	118,986,688	17,461,116	14.7%				0.0284		0.972		6.5%	1.9372
	2003	60,056,845	10,567,054	17.6%	31,479	109,240,526	19,220,966	17.6%				0.0237		0.976		6.5%	1.8190
	2004	58,826,648	11,793,608	20.0%	30,648	100,472,167	20,142,730	20.0%				0.0264		0.974		6.5%	1.7079
	2005	57,092,048	18,001,424	31.5%	29,739	91,558,292	28,868,813	31.5%				0.0297		0.970		6.5%	1.6037
	2006	55,705,753	18,720,801	33.6%	29,077	83,882,719	28,190,117	33.6%				0.0223		0.978		6.5%	1.5058
	2007	54,901,546	28,165,456	51.3%	28,493	77,626,037	39,823,519	51.3%				0.0201		0.980		6.5%	1.4139
	2008	54,182,133	29,378,390	54.2%	27,895	71,933,192	39,003,288	54.2%				0.0210		0.979		6.5%	1.3276
	2009	53,264,804	36,453,724	68.4%	27,194	66,399,370	45,442,846	68.4%				0.0251		0.975		6.5%	1.2466
Projected Future Experience	2010	52,062,697	44,787,413	86.0%	26,506	60,939,752	52,423,981	86.0%				0.0253		0.975		6.5%	1.1705
	2011	50,275,529	48,725,804	96.9%	25,671	55,256,206	53,552,954	96.9%				0.0315		0.968		6.5%	1.0991
	2012	48,993,523	46,685,106	95.3%	25,014	50,560,746	48,178,486	95.3%				0.0256		0.974		6.5%	1.0320
	2013	46,918,935	65,139,617	138.8%	23,310	45,464,597	63,120,495	138.8%	1.0000	1.4570	1.0000	0.0681	0.0000	0.932	0.958	6.5%	0.9690
	2014	45,331,009	69,202,764	152.7%	21,651	41,244,969	62,964,974	152.7%	1.0489	1.1516	1.0000	0.0711	0.0000	0.929	0.923	6.5%	0.9099
	2015	43,738,530	72,293,802	165.3%	20,040	37,367,166	61,762,810	165.3%	1.0487	1.1372	1.0000	0.0744	0.0000	0.926	0.919	6.5%	0.8543
	2016	40,001,680	74,902,625	187.2%	18,479	32,088,884	60,086,017	187.2%	1.0000	1.1329	1.0000	0.0779	0.0000	0.922	0.915	6.5%	0.8022
	2017	36,416,053	77,219,773	212.0%	16,974	27,429,611	58,164,137	212.0%	1.0000	1.1324	1.0000	0.0815	0.0000	0.919	0.910	6.5%	0.7532
	2018	33,000,600	78,786,283	238.7%	15,531	23,339,900	55,722,137	238.7%	1.0000	1.1259	1.0000	0.0850	0.0000	0.915	0.906	6.5%	0.7073
	2019	29,775,314	79,487,980	267.0%	14,159	19,773,516	52,787,247	267.0%	1.0000	1.1182	1.0000	0.0884	0.0000	0.912	0.902	6.5%	0.6641
	2020	26,754,529	79,495,345	297.1%	12,861	16,683,042	49,570,082	297.1%	1.0000	1.1130	1.0000	0.0917	0.0000	0.908	0.899	6.5%	0.6236
	2021	23,943,285	79,146,137	330.6%	11,639	14,018,840	46,340,216	330.6%	1.0000	1.1125	1.0000	0.0950	0.0000	0.905	0.895	6.5%	0.5855
	2022	21,339,712	78,506,562	367.9%	10,492	11,731,871	43,160,323	367.9%	1.0000	1.1129	1.0000	0.0985	0.0000	0.901	0.891	6.5%	0.5498
	2023	18,939,240	77,500,861	409.2%	9,420	9,776,686	40,006,968	409.2%	1.0000	1.1123	1.0000	0.1021	0.0000	0.898	0.888	6.5%	0.5162
	2024	16,736,154	76,125,345	454.9%	8,423	8,112,135	36,898,506	454.9%	1.0000	1.1116	1.0000	0.1059	0.0000	0.894	0.884	6.5%	0.4847
	2025	14,723,684	74,414,226	505.4%	7,498	6,701,105	33,867,713	505.4%	1.0000	1.1111	1.0000	0.1098	0.0000	0.890	0.880	6.5%	0.4551
	2026	12,894,126	72,393,477	561.4%	6,645	5,510,261	30,937,109	561.4%	1.0000	1.1109	1.0000	0.1138	0.0000	0.886	0.876	6.5%	0.4273
	2027	11,238,974	70,048,512	623.3%	5,861	4,509,801	28,107,978	623.3%	1.0000	1.1101	1.0000	0.1180	0.0000	0.882	0.872	6.5%	0.4013
	2028	9,749,069	67,388,372	691.2%	5,144	3,673,197	25,390,195	691.2%	1.0000	1.1090	1.0000	0.1223	0.0000	0.878	0.867	6.5%	0.3768
	2029	8,414,746	64,434,899	765.7%	4,493	2,976,956	22,795,684	765.7%	1.0000	1.1078	1.0000	0.1267	0.0000	0.873	0.863	6.5%	0.3538
	2030	7,225,984	61,248,299	847.6%	3,903	2,400,374	20,345,853	847.6%	1.0000	1.1069	1.0000	0.1312	0.0000	0.869	0.859	6.5%	0.3322
	2031	6,172,556	57,796,123	936.3%	3,373	1,925,295	18,027,311	936.3%	1.0000	1.1047	1.0000	0.1359	0.0000	0.864	0.854	6.5%	0.3119
	2032	5,244,169	54,090,485	1031.4%	2,898	1,535,887	15,841,763	1031.4%	1.0000	1.1016	1.0000	0.1407	0.0000	0.859	0.850	6.5%	0.2929
	2033	4,430,601	50,170,466	1132.4%	2,476	1,218,416	13,796,889	1132.4%	1.0000	1.0978	1.0000	0.1456	0.0000	0.854	0.845	6.5%	0.2750
	2034	3,721,802	46,120,114	1239.2%	2,103	961,029	11,908,959	1239.2%	1.0000	1.0943	1.0000	0.1507	0.0000	0.849	0.840	6.5%	0.2582
	2035	3,107,991	41,994,173	1351.2%	1,775	753,553	10,181,760	1351.2%	1.0000	1.0904	1.0000	0.1558	0.0000	0.844	0.835	6.5%	0.2425
	2036	2,579,737	37,865,433	1467.8%	1,489	587,300	8,620,395	1467.8%	1.0000	1.0863	1.0000	0.1610	0.0000	0.839	0.830	6.5%	0.2277
	2037	2,128,024	33,807,436	1588.7%	1,242	454,895	7,226,813	1588.7%	1.0000	1.0824	1.0000	0.1663	0.0000	0.834	0.825	6.5%	0.2138
	2038	1,744,307	29,891,690	1713.7%	1,028	350,113	5,999,782	1713.7%	1.0000	1.0787	1.0000	0.1717	0.0000	0.828	0.820	6.5%	0.2007
	2039	1,420,558	26,170,171	1842.2%	846	267,728	4,932,215	1842.2%	1.0000	1.0750	1.0000	0.1771	0.0000	0.823	0.814	6.5%	0.1885
	2040	1,149,304	22,687,663	1974.0%	692	203,386	4,014,908	1974.0%	1.0000	1.0715	1.0000	0.1825	0.0000	0.817	0.809	6.5%	0.1770
	2041	923,648	19,483,898	2109.5%	562	153,477	3,237,517	2109.5%	1.0000	1.0686	1.0000	0.1880	0.0000	0.812	0.804	6.5%	0.1662
	2042	737,284	16,585,213	2249.5%	453	115,033	2,587,662	2249.5%	1.0000	1.0664	1.0000	0.1934	0.0000	0.807	0.798	6.5%	0.1560
	2043	584,500	14,006,514	2396.3%	363	85,629	2,051,951	2396.3%	1.0000	1.0653	1.0000	0.1989	0.0000	0.801	0.793	6.5%	0.1465
	2044	460,180	11,754,765	2554.4%	289	63,302	1,616,968	2554.4%	1.0000	1.0660	1.0000	0.2043	0.0000	0.796	0.787	6.5%	0.1376
	2045	359,785	9,836,197	2733.9%	228	46,471	1,270,472	2733.9%	1.0000	1.0703	1.0000	0.2097	0.0000	0.790	0.782	6.5%	0.1292
	2046	279,330	8,233,737	2947.7%	179	33,877	998,585	2947.7%	1.0000	1.0782	1.0000	0.2151	0.0000	0.785	0.776	6.5%	0.1213
	2047	215,349	6,896,718	3202.6%	140	24,523	785,382	3202.6%	1.0000	1.0865	1.0000	0.2204	0.0000	0.780	0.771	6.5%	0.1139
	2048	164,862	5,752,050	3489.0%	108	17,628	615,052	3489.0%	1.0000	1.0894	1.0000	0.2257	0.0000	0.774	0.766	6.5%	0.1069
	2049	125,332	4,761,642	3799.2%	83	12,583	478,075	3799.2%	1.0000	1.0889	1.0000	0.2309	0.0000	0.769	0.760	6.5%	0.1004
	2050	94,620	3,908,396	4130.6%	64	8,920	368,458	4130.6%	1.0000	1.0872	1.0000	0.2360	0.0000	0.764	0.755	6.5%	0.0943
	2051	70,946	3,182,572	4485.9%	48	6,280	281,720	4485.9%	1.0000	1.0860	1.0000	0.2410	0.0000	0.759	0.750	6.5%	0.0885
	2052	52,837	2,569,657	4863.4%	36	4,392	213,583	4863.4%	1.0000	1.0841	1.0000	0.2459	0.0000	0.754	0.745	6.5%	0.0831
Past Future Lifetime	Past	762,229,050	312,898,961	41.1%	414,482	1,226,638,112	415,077,263	33.8%									
	Future	482,909,350	1,825,299,993	378.0%	236,998	321,632,628	907,084,665	282.0%									
	Lifetime	1,245,138,400	2,138,198,954	171.7%	651,480	1,548,270,740	1,322,161,928	85.4%									

EXHIBIT II
MetLife Insurance Company of Connecticut
District of Columbia-specific Experience Projections with No Increase
LTC4 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	0	0	0.0%	0	0	0	0.0%				0.0000		1.000		0.0%	0.0000
	1998	8,890	0	0.0%	17	22,155	0	0.0%				0.0000		1.000		6.5%	2.4921
	1999	58,936	0	0.0%	49	137,912	0	0.0%				0.0200		0.980		6.5%	2.3400
	2000	124,241	0	0.0%	85	272,982	0	0.0%				0.0449		0.955		6.5%	2.1972
	2001	172,597	0	0.0%	84	356,086	0	0.0%				0.0345		0.966		6.5%	2.0631
	2002	172,546	0	0.0%	83	334,252	0	0.0%				0.0119		0.988		6.5%	1.9372
	2003	170,986	0	0.0%	81	311,015	0	0.0%				0.0241		0.976		6.5%	1.8190
	2004	165,050	0	0.0%	76	281,895	0	0.0%				0.0617		0.938		6.5%	1.7079
	2005	158,605	0	0.0%	75	254,353	0	0.0%				0.0132		0.987		6.5%	1.6037
	2006	154,751	0	0.0%	74	233,027	0	0.0%				0.0133		0.987		6.5%	1.5058
	2007	153,599	0	0.0%	73	217,176	0	0.0%				0.0135		0.986		6.5%	1.4139
	2008	153,970	0	0.0%	73	204,414	0	0.0%				0.0000		1.000		6.5%	1.3276
Projected Future Experience	2009	151,939	0	0.0%	70	189,405	0	0.0%				0.0411		0.959		6.5%	1.2466
	2010	151,004	2,485	1.6%	69	176,751	2,908	1.6%				0.0143		0.986		6.5%	1.1705
	2011	150,304	440,051	292.8%	69	165,194	483,646	292.8%				0.0000		1.000		6.5%	1.0991
	2012	150,877	52,985	35.1%	69	155,703	54,680	35.1%				0.0000		1.000		6.5%	1.0320
	2013	145,917	186,230	127.6%	65	141,394	180,457	127.6%	1.0000	3.6342	1.0000	0.0621	0.0000	0.938	0.967	6.5%	0.9690
	2014	135,090	201,906	149.5%	61	122,914	183,707	149.5%	1.0000	1.1711	1.0000	0.0644	0.0000	0.936	0.926	6.5%	0.9099
	2015	124,652	214,550	172.1%	56	106,494	183,297	172.1%	1.0000	1.1516	1.0000	0.0669	0.0000	0.933	0.923	6.5%	0.8543
	2016	114,618	225,851	197.0%	53	91,945	181,175	197.0%	1.0000	1.1448	1.0000	0.0695	0.0000	0.930	0.920	6.5%	0.8022
	2017	105,006	239,786	228.4%	49	79,094	180,614	228.4%	1.0000	1.1589	1.0000	0.0724	0.0000	0.928	0.916	6.5%	0.7532
	2018	95,846	254,056	265.1%	45	67,788	179,683	265.1%	1.0000	1.1608	1.0000	0.0753	0.0000	0.925	0.913	6.5%	0.7073
	2019	87,174	270,847	310.7%	42	57,892	179,867	310.7%	1.0000	1.1721	1.0000	0.0781	0.0000	0.922	0.910	6.5%	0.6641
	2020	79,022	282,590	357.6%	38	49,275	176,212	357.6%	1.0000	1.1510	1.0000	0.0810	0.0000	0.919	0.906	6.5%	0.6236
Projected Future Experience	2021	71,405	290,828	407.3%	35	41,808	170,280	407.3%	1.0000	1.1389	1.0000	0.0840	0.0000	0.916	0.904	6.5%	0.5855
	2022	64,313	297,665	462.8%	32	35,357	163,646	462.8%	1.0000	1.1364	1.0000	0.0873	0.0000	0.913	0.901	6.5%	0.5498
	2023	57,728	302,050	523.2%	29	29,800	155,922	523.2%	1.0000	1.1305	1.0000	0.0908	0.0000	0.909	0.898	6.5%	0.5162
	2024	51,628	307,497	595.6%	26	25,025	149,046	595.6%	1.0000	1.1383	1.0000	0.0945	0.0000	0.905	0.894	6.5%	0.4847
	2025	45,994	310,074	674.2%	24	20,933	141,122	674.2%	1.0000	1.1319	1.0000	0.0986	0.0000	0.901	0.891	6.5%	0.4551
	2026	40,806	309,117	757.5%	21	17,438	132,100	757.5%	1.0000	1.1237	1.0000	0.1029	0.0000	0.897	0.887	6.5%	0.4273
	2027	36,044	309,204	857.9%	19	14,463	124,072	857.9%	1.0000	1.1324	1.0000	0.1076	0.0000	0.892	0.883	6.5%	0.4013
	2028	31,688	309,649	977.2%	17	11,939	116,668	977.2%	1.0000	1.1391	1.0000	0.1125	0.0000	0.888	0.879	6.5%	0.3768
	2029	27,721	307,196	1108.2%	15	9,807	108,679	1108.2%	1.0000	1.1341	1.0000	0.1177	0.0000	0.882	0.875	6.5%	0.3538
	2030	24,121	301,362	1249.4%	13	8,013	100,108	1249.4%	1.0000	1.1274	1.0000	0.1231	0.0000	0.877	0.870	6.5%	0.3322
	2031	20,871	291,458	1396.5%	11	6,510	90,909	1396.5%	1.0000	1.1177	1.0000	0.1287	0.0000	0.871	0.865	6.5%	0.3119
	2032	17,952	279,150	1555.0%	10	5,258	81,756	1555.0%	1.0000	1.1135	1.0000	0.1346	0.0000	0.865	0.860	6.5%	0.2929
	2033	15,344	262,012	1707.6%	8	4,220	72,053	1707.6%	1.0000	1.0981	1.0000	0.1406	0.0000	0.859	0.855	6.5%	0.2750
	2034	13,030	241,471	1853.2%	7	3,364	62,352	1853.2%	1.0000	1.0853	1.0000	0.1468	0.0000	0.853	0.849	6.5%	0.2582
	2035	10,990	220,046	2002.3%	6	2,665	53,352	2002.3%	1.0000	1.0804	1.0000	0.1531	0.0000	0.847	0.843	6.5%	0.2425
	2036	9,204	199,382	2166.1%	5	2,095	45,391	2166.1%	1.0000	1.0818	1.0000	0.1595	0.0000	0.840	0.838	6.5%	0.2277
	2037	7,654	180,382	2356.7%	4	1,636	38,559	2356.7%	1.0000	1.0880	1.0000	0.1660	0.0000	0.834	0.832	6.5%	0.2138
	2038	6,317	162,572	2573.4%	4	1,268	32,631	2573.4%	1.0000	1.0919	1.0000	0.1726	0.0000	0.827	0.825	6.5%	0.2007
	2039	5,175	145,252	2807.0%	3	975	27,375	2807.0%	1.0000	1.0908	1.0000	0.1793	0.0000	0.821	0.819	6.5%	0.1885
	2040	4,205	128,387	3053.2%	2	744	22,720	3053.2%	1.0000	1.0877	1.0000	0.1862	0.0000	0.814	0.813	6.5%	0.1770
	2041	3,389	111,826	3299.9%	2	563	18,581	3299.9%	1.0000	1.0808	1.0000	0.1932	0.0000	0.807	0.806	6.5%	0.1662
	2042	2,707	95,804	3538.8%	2	422	14,948	3538.8%	1.0000	1.0724	1.0000	0.2003	0.0000	0.800	0.799	6.5%	0.1560
	2043	2,143	80,315	3747.3%	1	314	11,766	3747.3%	1.0000	1.0589	1.0000	0.2076	0.0000	0.792	0.792	6.5%	0.1465
	2044	1,681	66,286	3943.9%	1	231	9,118	3943.9%	1.0000	1.0524	1.0000	0.2151	0.0000	0.785	0.784	6.5%	0.1376
	2045	1,305	54,471	4173.2%	1	169	7,036	4173.2%	1.0000	1.0582	1.0000	0.2225	0.0000	0.777	0.777	6.5%	0.1292
	2046	1,004	44,451	4428.7%	1	122	5,391	4428.7%	1.0000	1.0612	1.0000	0.2299	0.0000	0.770	0.769	6.5%	0.1213
	2047	764	36,171	4732.7%	1	87	4,119	4732.7%	1.0000	1.0686	1.0000	0.2370	0.0000	0.763	0.761	6.5%	0.1139
	2048	576	29,030	5036.2%	1	62	3,104	5036.2%	1.0000	1.0641	1.0000	0.2440	0.0000	0.756	0.754	6.5%	0.1069
	2049	431	23,116	5367.5%	1	43	2,321	5367.5%	1.0000	1.0658	1.0000	0.2507	0.0000	0.749	0.747	6.5%	0.1004
	2050	319	18,321	5747.0%	1	30	1,727	5747.0%	1.0000	1.0707	1.0000	0.2573	0.0000	0.743	0.740	6.5%	0.0943
	2051	234	14,426	6171.4%	1	21	1,277	6171.4%	1.0000	1.0738	1.0000	0.2639	0.0000	0.736	0.733	6.5%	0.0885
	2052	170	11,227	6615.1%	1	14	933	6615.1%	1.0000	1.0719	1.0000	0.2707	0.0000	0.729	0.726	6.5%	0.0831
	Past	2,098,295	495,521	23.6%	1,047	3,312,322	541,235	16.3%									
	Future	1,464,239	7,616,016	520.1%	714	962,191	3,414,076	354.8%									
	Lifetime	3,562,534	8,111,537	227.7%	1,761	4,274,513	3,955,311	92.5%									

EXHIBIT II
MetLife Insurance Company of Connecticut
District of Columbia-specific Experience Projections with 10.0% Increase
LTC4 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	0	0	0.0%	0	0	0	0.0%				0.0000		1.000		0.0%	0.0000
	1998	8,890	0	0.0%	17	22,155	0	0.0%				0.0000		1.000		6.5%	2.4921
	1999	58,936	0	0.0%	49	137,912	0	0.0%				0.0200		0.980		6.5%	2.3400
	2000	124,241	0	0.0%	85	272,982	0	0.0%				0.0449		0.955		6.5%	2.1972
	2001	172,597	0	0.0%	84	356,086	0	0.0%				0.0345		0.966		6.5%	2.0631
	2002	172,546	0	0.0%	83	334,252	0	0.0%				0.0119		0.988		6.5%	1.9372
	2003	170,986	0	0.0%	81	311,015	0	0.0%				0.0241		0.976		6.5%	1.8190
	2004	165,050	0	0.0%	76	281,895	0	0.0%				0.0617		0.938		6.5%	1.7079
	2005	158,605	0	0.0%	75	254,353	0	0.0%				0.0132		0.987		6.5%	1.6037
	2006	154,751	0	0.0%	74	233,027	0	0.0%				0.0133		0.987		6.5%	1.5058
	2007	153,599	0	0.0%	73	217,176	0	0.0%				0.0135		0.986		6.5%	1.4139
	2008	153,970	0	0.0%	73	204,414	0	0.0%				0.0000		1.000		6.5%	1.3276
Projected Future Experience	2009	151,939	0	0.0%	70	189,405	0	0.0%				0.0411		0.959		6.5%	1.2466
	2010	151,004	2,485	1.6%	69	176,751	2,908	1.6%				0.0143		0.986		6.5%	1.1705
	2011	150,304	440,051	292.8%	69	165,194	483,646	292.8%				0.0000		1.000		6.5%	1.0991
	2012	150,877	52,985	35.1%	69	155,703	54,680	35.1%				0.0000		1.000		6.5%	1.0320
	2013	145,917	186,230	127.6%	65	141,394	180,457	127.6%	1.0000	3.6342	1.0000	0.0621	0.0000	0.938	0.967	6.5%	0.9690
	2014	141,434	201,906	142.8%	61	128,686	183,707	142.8%	1.0480	1.1711	1.0000	0.0644	0.0000	0.936	0.926	6.5%	0.9099
	2015	137,117	214,550	156.5%	56	117,144	183,297	156.5%	1.0496	1.1516	1.0000	0.0669	0.0000	0.933	0.923	6.5%	0.8543
	2016	126,079	225,851	179.1%	53	101,139	181,175	179.1%	1.0000	1.1448	1.0000	0.0695	0.0000	0.930	0.920	6.5%	0.8022
	2017	115,507	239,786	207.6%	49	87,003	180,614	207.6%	1.0000	1.1589	1.0000	0.0724	0.0000	0.928	0.916	6.5%	0.7532
	2018	105,431	254,056	241.0%	45	74,567	179,683	241.0%	1.0000	1.1608	1.0000	0.0753	0.0000	0.925	0.913	6.5%	0.7073
	2019	95,892	270,847	282.5%	42	63,681	179,867	282.5%	1.0000	1.1721	1.0000	0.0781	0.0000	0.922	0.910	6.5%	0.6641
	2020	86,925	282,590	325.1%	38	54,203	176,212	325.1%	1.0000	1.1510	1.0000	0.0810	0.0000	0.919	0.906	6.5%	0.6236
Projected Future Experience	2021	78,546	290,828	370.3%	35	45,989	170,280	370.3%	1.0000	1.1389	1.0000	0.0840	0.0000	0.916	0.904	6.5%	0.5855
	2022	70,745	297,665	420.8%	32	38,893	163,646	420.8%	1.0000	1.1364	1.0000	0.0873	0.0000	0.913	0.901	6.5%	0.5498
	2023	63,501	302,050	475.7%	29	32,780	155,922	475.7%	1.0000	1.1305	1.0000	0.0908	0.0000	0.909	0.898	6.5%	0.5162
	2024	56,791	307,497	541.5%	26	27,527	149,046	541.5%	1.0000	1.1383	1.0000	0.0945	0.0000	0.905	0.894	6.5%	0.4847
	2025	50,594	310,074	612.9%	24	23,026	141,122	612.9%	1.0000	1.1319	1.0000	0.0986	0.0000	0.901	0.891	6.5%	0.4551
	2026	44,886	309,117	688.7%	21	19,182	132,100	688.7%	1.0000	1.1237	1.0000	0.1029	0.0000	0.897	0.887	6.5%	0.4273
	2027	39,648	309,204	779.9%	19	15,909	124,072	779.9%	1.0000	1.1324	1.0000	0.1076	0.0000	0.892	0.883	6.5%	0.4013
	2028	34,857	309,649	888.3%	17	13,133	116,668	888.3%	1.0000	1.1391	1.0000	0.1125	0.0000	0.888	0.879	6.5%	0.3768
	2029	30,493	307,196	1007.4%	15	10,788	108,679	1007.4%	1.0000	1.1341	1.0000	0.1177	0.0000	0.882	0.875	6.5%	0.3538
	2030	26,533	301,362	1135.8%	13	8,814	100,108	1135.8%	1.0000	1.1274	1.0000	0.1231	0.0000	0.877	0.870	6.5%	0.3322
	2031	22,958	291,458	1269.5%	11	7,161	90,909	1269.5%	1.0000	1.1177	1.0000	0.1287	0.0000	0.871	0.865	6.5%	0.3119
	2032	19,747	279,150	1413.6%	10	5,783	81,756	1413.6%	1.0000	1.1135	1.0000	0.1346	0.0000	0.865	0.860	6.5%	0.2929
	2033	16,878	262,012	1552.3%	8	4,642	72,053	1552.3%	1.0000	1.0981	1.0000	0.1406	0.0000	0.859	0.855	6.5%	0.2750
	2034	14,333	241,471	1684.8%	7	3,701	62,352	1684.8%	1.0000	1.0853	1.0000	0.1468	0.0000	0.853	0.849	6.5%	0.2582
	2035	12,089	220,046	1820.3%	6	2,931	53,352	1820.3%	1.0000	1.0804	1.0000	0.1531	0.0000	0.847	0.843	6.5%	0.2425
	2036	10,125	199,382	1969.2%	5	2,305	45,391	1969.2%	1.0000	1.0818	1.0000	0.1595	0.0000	0.840	0.838	6.5%	0.2277
	2037	8,419	180,382	2142.5%	4	1,800	38,559	2142.5%	1.0000	1.0880	1.0000	0.1660	0.0000	0.834	0.832	6.5%	0.2138
	2038	6,949	162,572	2339.4%	4	1,395	32,631	2339.4%	1.0000	1.0919	1.0000	0.1726	0.0000	0.827	0.825	6.5%	0.2007
	2039	5,692	145,252	2551.8%	3	1,073	27,375	2551.8%	1.0000	1.0908	1.0000	0.1793	0.0000	0.821	0.819	6.5%	0.1885
	2040	4,625	128,387	2775.7%	2	819	22,720	2775.7%	1.0000	1.0877	1.0000	0.1862	0.0000	0.814	0.813	6.5%	0.1770
	2041	3,728	111,826	2999.9%	2	619	18,581	2999.9%	1.0000	1.0808	1.0000	0.1932	0.0000	0.807	0.806	6.5%	0.1662
	2042	2,978	95,804	3217.1%	2	465	14,948	3217.1%	1.0000	1.0724	1.0000	0.2003	0.0000	0.800	0.799	6.5%	0.1560
	2043	2,358	80,315	3406.7%	1	345	11,766	3406.7%	1.0000	1.0589	1.0000	0.2076	0.0000	0.792	0.792	6.5%	0.1465
	2044	1,849	66,286	3585.3%	1	254	9,118	3585.3%	1.0000	1.0524	1.0000	0.2151	0.0000	0.785	0.784	6.5%	0.1376
	2045	1,436	54,471	3793.9%	1	185	7,036	3793.9%	1.0000	1.0582	1.0000	0.2225	0.0000	0.777	0.777	6.5%	0.1292
	2046	1,104	44,451	4026.1%	1	134	5,391	4026.1%	1.0000	1.0612	1.0000	0.2299	0.0000	0.770	0.769	6.5%	0.1213
	2047	841	36,171	4302.4%	1	96	4,119	4302.4%	1.0000	1.0686	1.0000	0.2370	0.0000	0.763	0.761	6.5%	0.1139
	2048	634	29,030	4578.4%	1	68	3,104	4578.4%	1.0000	1.0641	1.0000	0.2440	0.0000	0.756	0.754	6.5%	0.1069
	2049	474	23,116	4879.5%	1	48	2,321	4879.5%	1.0000	1.0658	1.0000	0.2507	0.0000	0.749	0.747	6.5%	0.1004
	2050	351	18,321	5224.5%	1	33	1,727	5224.5%	1.0000	1.0707	1.0000	0.2573	0.0000	0.743	0.740	6.5%	0.0943
	2051	257	14,426	5610.3%	1	23	1,277	5610.3%	1.0000	1.0738	1.0000	0.2639	0.0000	0.736	0.733	6.5%	0.0885
	2052	187	11,227	6013.8%	1	16	933	6013.8%	1.0000	1.0719	1.0000	0.2707	0.0000	0.729	0.726	6.5%	0.0831
	Past	2,098,295	495,521	23.6%	1,047	3,312,322	541,235	16.3%									
	Future	1,588,906	7,616,016	479.3%	714	1,037,752	3,414,076	329.0%									
	Lifetime	3,687,201	8,111,537	220.0%	1,761	4,350,074	3,955,311	90.9%									

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	132.00	121.00	110.00	18-39	13.20	12.10	11.00
40	132.00	121.00	110.00	40	13.20	12.10	11.00
41	137.50	126.50	115.50	41	13.75	12.65	11.55
42	143.00	132.00	121.00	42	14.30	13.20	12.10
43	148.50	137.50	126.50	43	14.85	13.75	12.65
44	154.00	143.00	132.00	44	15.40	14.30	13.20
45	159.50	148.50	137.50	45	15.95	14.85	13.75
46	165.00	154.00	137.50	46	16.50	15.40	13.75
47	165.00	154.00	143.00	47	16.50	15.40	14.30
48	170.50	159.50	148.50	48	17.05	15.95	14.85
49	176.00	165.00	154.00	49	17.60	16.50	15.40
50	181.50	170.50	159.50	50	18.15	17.05	15.95
51	192.50	181.50	170.50	51	19.25	18.15	17.05
52	203.50	192.50	176.00	52	20.35	19.25	17.60
53	214.50	203.50	187.00	53	21.45	20.35	18.70
54	225.50	209.00	192.50	54	22.55	20.90	19.25
55	231.00	214.50	198.00	55	23.10	21.45	19.80
56	247.50	231.00	214.50	56	24.75	23.10	21.45
57	269.50	253.00	231.00	57	26.95	25.30	23.10
58	286.00	269.50	247.50	58	28.60	26.95	24.75
59	308.00	286.00	264.00	59	30.80	28.60	26.40
60	324.50	302.50	280.50	60	32.45	30.25	28.05
61	352.00	330.00	302.50	61	35.20	33.00	30.25
62	374.00	352.00	324.50	62	37.40	35.20	32.45
63	401.50	374.00	346.50	63	40.15	37.40	34.65
64	429.00	401.50	368.50	64	42.90	40.15	36.85
65	456.50	423.50	390.50	65	45.65	42.35	39.05
66	500.50	467.50	429.00	66	50.05	46.75	42.90
67	550.00	511.50	467.50	67	55.00	51.15	46.75
68	599.50	555.50	511.50	68	59.95	55.55	51.15
69	654.50	605.00	555.50	69	65.45	60.50	55.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	715.00	660.00	605.00	70	71.50	66.00	60.50
71	797.50	737.00	676.50	71	79.75	73.70	67.65
72	880.00	819.50	753.50	72	88.00	81.95	75.35
73	979.00	913.00	841.50	73	97.90	91.30	84.15
74	1,083.50	1,012.00	935.00	74	108.35	101.20	93.50
75	1,199.00	1,122.00	1,039.50	75	119.90	112.20	103.95
76	1,336.50	1,248.50	1,155.00	76	133.65	124.85	115.50
77	1,485.00	1,386.00	1,287.00	77	148.50	138.60	128.70
78	1,650.00	1,540.00	1,430.00	78	165.00	154.00	143.00
79	1,837.00	1,716.00	1,589.50	79	183.70	171.60	158.95
80		1,903.00	1,760.00	80	204.05	190.30	176.00
81		2,112.00	1,958.00	81	226.60	211.20	195.80
82		2,343.00	2,167.00	82	251.35	234.30	216.70
83		2,601.50	2,409.00	83	278.85	260.15	240.90
84		2,882.00	2,667.50	84	309.10	288.20	266.75
				85	342.65	319.55	295.90
				86	385.55	359.70	333.30
				87	433.95	404.80	374.55
				88	488.40	455.40	421.85
				89	548.90	512.05	474.10
				90	617.65	575.85	533.50
				91	694.65	647.90	600.05
				92	781.55	729.30	675.40
				93	879.45	820.05	759.55
				94	989.45	922.90	854.15
				95	1,113.20	1,037.85	961.40
				96	1,251.80	1,167.65	1,081.30
				97	1,408.55	1,313.40	1,216.60
				98	1,584.55	1,477.85	1,368.40
				99	1,782.55	1,662.65	1,539.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	154.00	148.50	137.50	18-39	15.40	14.85	13.75
40	154.00	148.50	137.50	40	15.40	14.85	13.75
41	165.00	154.00	143.00	41	16.50	15.40	14.30
42	170.50	159.50	148.50	42	17.05	15.95	14.85
43	176.00	165.00	154.00	43	17.60	16.50	15.40
44	181.50	170.50	159.50	44	18.15	17.05	15.95
45	187.00	176.00	165.00	45	18.70	17.60	16.50
46	192.50	181.50	170.50	46	19.25	18.15	17.05
47	198.00	187.00	176.00	47	19.80	18.70	17.60
48	209.00	198.00	181.50	48	20.90	19.80	18.15
49	214.50	203.50	187.00	49	21.45	20.35	18.70
50	220.00	209.00	192.50	50	22.00	20.90	19.25
51	231.00	220.00	203.50	51	23.10	22.00	20.35
52	242.00	231.00	214.50	52	24.20	23.10	21.45
53	253.00	236.50	220.00	53	25.30	23.65	22.00
54	264.00	247.50	231.00	54	26.40	24.75	23.10
55	275.00	258.50	236.50	55	27.50	25.85	23.65
56	297.00	280.50	258.50	56	29.70	28.05	25.85
57	319.00	297.00	275.00	57	31.90	29.70	27.50
58	341.00	319.00	297.00	58	34.10	31.90	29.70
59	363.00	341.00	313.50	59	36.30	34.10	31.35
60	385.00	363.00	335.50	60	38.50	36.30	33.55
61	418.00	390.50	363.00	61	41.80	39.05	36.30
62	445.50	418.00	385.00	62	44.55	41.80	38.50
63	478.50	445.50	412.50	63	47.85	44.55	41.25
64	511.50	478.50	445.50	64	51.15	47.85	44.55
65	544.50	511.50	473.00	65	54.45	51.15	47.30
66	605.00	566.50	522.50	66	60.50	56.65	52.25
67	665.50	621.50	572.00	67	66.55	62.15	57.20
68	737.00	682.00	627.00	68	73.70	68.20	62.70
69	808.50	748.00	687.50	69	80.85	74.80	68.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	891.00	825.00	753.50	70	89.10	82.50	75.35
71	995.50	924.00	847.00	71	99.55	92.40	84.70
72	1,105.50	1,028.50	946.00	72	110.55	102.85	94.60
73	1,232.00	1,144.00	1,056.00	73	123.20	114.40	105.60
74	1,369.50	1,276.00	1,177.00	74	136.95	127.60	117.70
75	1,518.00	1,419.00	1,314.50	75	151.80	141.90	131.45
76	1,688.50	1,578.50	1,463.00	76	168.85	157.85	146.30
77	1,875.50	1,754.50	1,628.00	77	187.55	175.45	162.80
78	2,084.50	1,947.00	1,804.00	78	208.45	194.70	180.40
79	2,321.00	2,167.00	2,007.50	79	232.10	216.70	200.75
				80	257.40	240.35	222.75
				81	284.90	265.65	246.40
				82	314.60	293.70	272.25
				83	347.60	324.50	300.85
				84	384.45	358.60	332.75
				85	424.60	396.00	367.40
				86	477.95	445.50	413.60
				87	537.90	501.60	465.30
				88	605.00	564.30	523.60
				89	680.35	634.70	589.05
				90	765.60	713.90	662.20
				91	861.30	803.00	745.25
				92	968.55	903.65	838.20
				93	1,089.55	1,016.40	942.70
				94	1,225.95	1,143.45	1,060.95
				95	1,378.85	1,286.45	1,193.50
				96	1,551.55	1,447.05	1,342.55
				97	1,745.15	1,628.00	1,510.30
				98	1,963.50	1,831.50	1,698.95
				99	2,208.80	2,060.30	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	209.00	198.00	181.50	18-39	20.90	19.80	18.15
40	209.00	198.00	181.50	40	20.90	19.80	18.15
41	220.00	209.00	192.50	41	22.00	20.90	19.25
42	225.50	214.50	198.00	42	22.55	21.45	19.80
43	231.00	220.00	203.50	43	23.10	22.00	20.35
44	242.00	225.50	209.00	44	24.20	22.55	20.90
45	247.50	231.00	214.50	45	24.75	23.10	21.45
46	253.00	236.50	220.00	46	25.30	23.65	22.00
47	264.00	247.50	231.00	47	26.40	24.75	23.10
48	269.50	253.00	236.50	48	26.95	25.30	23.65
49	280.50	264.00	242.00	49	28.05	26.40	24.20
50	286.00	269.50	247.50	50	28.60	26.95	24.75
51	297.00	280.50	258.50	51	29.70	28.05	25.85
52	308.00	291.50	269.50	52	30.80	29.15	26.95
53	319.00	297.00	275.00	53	31.90	29.70	27.50
54	330.00	308.00	286.00	54	33.00	30.80	28.60
55	341.00	319.00	291.50	55	34.10	31.90	29.15
56	368.50	341.00	313.50	56	36.85	34.10	31.35
57	396.00	368.50	335.50	57	39.60	36.85	33.55
58	423.50	396.00	363.00	58	42.35	39.60	36.30
59	456.50	423.50	385.00	59	45.65	42.35	38.50
60	484.00	451.00	412.50	60	48.40	45.10	41.25
61	522.50	484.00	445.50	61	52.25	48.40	44.55
62	555.50	517.00	478.50	62	55.55	51.70	47.85
63	594.00	555.50	511.50	63	59.40	55.55	51.15
64	638.00	594.00	544.50	64	63.80	59.40	54.45
65	676.50	632.50	583.00	65	67.65	63.25	58.30
66	748.00	698.50	643.50	66	74.80	69.85	64.35
67	825.00	770.00	709.50	67	82.50	77.00	70.95
68	913.00	847.00	781.00	68	91.30	84.70	78.10
69	1,006.50	935.00	858.00	69	100.65	93.50	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

5-YEAR 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
70	1,105.50	1,023.00	940.50	70	110.55	102.30	94.05
71	1,237.50	1,149.50	1,056.00	71	123.75	114.95	105.60
72	1,380.50	1,281.50	1,182.50	72	138.05	128.15	118.25
73	1,545.50	1,441.00	1,331.00	73	154.55	144.10	133.10
74	1,727.00	1,611.50	1,490.50	74	172.70	161.15	149.05
75	1,925.00	1,798.50	1,666.50	75	192.50	179.85	166.65
76	2,145.00	2,002.00	1,853.50	76	214.50	200.20	185.35
77	2,381.50	2,222.00	2,062.50	77	238.15	222.20	206.25
78	2,645.50	2,469.50	2,293.50	78	264.55	246.95	229.35
79	2,942.50	2,750.00	2,552.00	79	294.25	275.00	255.20
				80	326.70	305.25	283.25
				81	364.10	339.90	315.70
				82	405.35	378.40	351.45
				83	451.55	421.85	391.60
				84	503.25	469.70	436.15
				85	559.90	523.05	485.65
				86	630.30	588.50	546.70
				87	708.95	662.20	614.90
				88	797.50	745.25	691.90
				89	897.05	838.20	778.25
				90	1,009.25	942.70	875.60
				91	1,135.20	1,060.40	985.05
				92	1,277.10	1,192.95	1,107.70
				93	1,436.60	1,342.55	1,246.30
				94	1,616.45	1,510.30	1,401.95
				95	1,818.30	1,698.95	1,577.40
				96	2,045.45	1,911.25	1,774.30
				97	2,301.20	2,149.95	1,996.50
				98	2,588.85	2,418.90	2,245.65
				99	2,912.80	2,720.85	2,526.15

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	269.50	253.00	236.50	18-39	26.95	25.30	23.65
40	269.50	253.00	236.50	40	26.95	25.30	23.65
41	280.50	264.00	247.50	41	28.05	26.40	24.75
42	291.50	275.00	253.00	42	29.15	27.50	25.30
43	297.00	280.50	264.00	43	29.70	28.05	26.40
44	308.00	291.50	269.50	44	30.80	29.15	26.95
45	313.50	297.00	280.50	45	31.35	29.70	28.05
46	324.50	308.00	286.00	46	32.45	30.80	28.60
47	335.50	319.00	297.00	47	33.55	31.90	29.70
48	346.50	330.00	308.00	48	34.65	33.00	30.80
49	357.50	341.00	319.00	49	35.75	34.10	31.90
50	363.00	346.50	324.50	50	36.30	34.65	32.45
51	385.00	363.00	341.00	51	38.50	36.30	34.10
52	401.50	379.50	357.50	52	40.15	37.95	35.75
53	418.00	396.00	374.00	53	41.80	39.60	37.40
54	440.00	418.00	390.50	54	44.00	41.80	39.05
55	456.50	434.50	407.00	55	45.65	43.45	40.70
56	489.50	462.00	434.50	56	48.95	46.20	43.45
57	517.00	489.50	462.00	57	51.70	48.95	46.20
58	550.00	522.50	489.50	58	55.00	52.25	48.95
59	588.50	555.50	522.50	59	58.85	55.55	52.25
60	621.50	588.50	550.00	60	62.15	58.85	55.00
61	671.00	632.50	594.00	61	67.10	63.25	59.40
62	720.50	682.00	638.00	62	72.05	68.20	63.80
63	775.50	731.50	687.50	63	77.55	73.15	68.75
64	830.50	786.50	737.00	64	83.05	78.65	73.70
65	891.00	841.50	792.00	65	89.10	84.15	79.20
66	984.50	929.50	869.00	66	98.45	92.95	86.90
67	1,078.00	1,017.50	951.50	67	107.80	101.75	95.15
68	1,188.00	1,116.50	1,045.00	68	118.80	111.65	104.50
69	1,303.50	1,226.50	1,144.00	69	130.35	122.65	114.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,430.00	1,342.00	1,248.50	70	143.00	134.20	124.85
71	1,595.00	1,496.00	1,397.00	71	159.50	149.60	139.70
72	1,782.00	1,677.50	1,567.50	72	178.20	167.75	156.75
73	1,985.50	1,870.00	1,749.00	73	198.55	187.00	174.90
74	2,211.00	2,084.50	1,958.00	74	221.10	208.45	195.80
75	2,464.00	2,326.50	2,189.00	75	246.40	232.65	218.90
76	2,744.50	2,590.50	2,436.50	76	274.45	259.05	243.65
77	3,047.00	2,876.50	2,706.00	77	304.70	287.65	270.60
78	3,388.00	3,201.00	3,008.50	78	338.80	320.10	300.85
79	3,767.50	3,558.50	3,349.50	79	376.75	355.85	334.95
				80	418.55	395.45	371.80
				81	465.30	439.45	413.60
				82	517.55	488.95	459.80
				83	575.30	543.40	510.95
				84	639.65	603.90	568.15
				85	710.60	671.00	631.40
				86	799.70	755.15	710.60
				87	899.80	849.75	799.15
				88	1,012.00	955.90	899.25
				89	1,138.50	1,075.25	1,011.45
				90	1,280.95	1,209.45	1,137.95
				91	1,441.00	1,360.70	1,280.40
				92	1,620.85	1,530.65	1,440.45
				93	1,823.25	1,722.05	1,620.30
				94	2,051.50	1,937.10	1,822.70
				95	2,307.80	2,179.10	2,050.40
				96	2,596.00	2,451.35	2,306.70
				97	2,920.50	2,758.25	2,595.45
				98	3,285.70	3,102.55	2,919.40
				99	3,696.55	3,490.30	3,284.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	192.50	181.50	165.00	18-39	19.25	18.15	16.50
40	192.50	181.50	165.00	40	19.25	18.15	16.50
41	203.50	192.50	176.00	41	20.35	19.25	17.60
42	209.00	198.00	181.50	42	20.90	19.80	18.15
43	220.00	203.50	187.00	43	22.00	20.35	18.70
44	231.00	214.50	192.50	44	23.10	21.45	19.25
45	236.50	220.00	203.50	45	23.65	22.00	20.35
46	247.50	231.00	209.00	46	24.75	23.10	20.90
47	258.50	242.00	220.00	47	25.85	24.20	22.00
48	269.50	247.50	225.50	48	26.95	24.75	22.55
49	275.00	258.50	236.50	49	27.50	25.85	23.65
50	286.00	264.00	242.00	50	28.60	26.40	24.20
51	302.50	280.50	253.00	51	30.25	28.05	25.30
52	313.50	291.50	264.00	52	31.35	29.15	26.40
53	324.50	302.50	275.00	53	32.45	30.25	27.50
54	335.50	313.50	286.00	54	33.55	31.35	28.60
55	346.50	324.50	297.00	55	34.65	32.45	29.70
56	374.00	346.50	319.00	56	37.40	34.65	31.90
57	396.00	368.50	341.00	57	39.60	36.85	34.10
58	418.00	390.50	363.00	58	41.80	39.05	36.30
59	445.50	418.00	385.00	59	44.55	41.80	38.50
60	473.00	440.00	407.00	60	47.30	44.00	40.70
61	511.50	478.50	440.00	61	51.15	47.85	44.00
62	550.00	511.50	473.00	62	55.00	51.15	47.30
63	594.00	550.00	506.00	63	59.40	55.00	50.60
64	638.00	594.00	544.50	64	63.80	59.40	54.45
65	682.00	632.50	583.00	65	68.20	63.25	58.30
66	742.50	693.00	638.00	66	74.25	69.30	63.80
67	808.50	748.00	687.50	67	80.85	74.80	68.75
68	874.50	814.00	748.00	68	87.45	81.40	74.80
69	951.50	885.50	814.00	69	95.15	88.55	81.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,028.50	957.00	880.00	70	102.85	95.70	88.00
71	1,138.50	1,056.00	973.50	71	113.85	105.60	97.35
72	1,259.50	1,171.50	1,078.00	72	125.95	117.15	107.80
73	1,386.00	1,292.50	1,193.50	73	138.60	129.25	119.35
74	1,534.50	1,424.50	1,314.50	74	153.45	142.45	131.45
75	1,688.50	1,573.00	1,452.00	75	168.85	157.30	145.20
76	1,903.00	1,771.00	1,633.50	76	190.30	177.10	163.35
77	2,134.00	1,985.50	1,837.00	77	213.40	198.55	183.70
78	2,403.50	2,233.00	2,062.50	78	240.35	223.30	206.25
79	2,700.50	2,508.00	2,315.50	79	270.05	250.80	231.55
80		2,816.00	2,601.50	80		281.60	260.15
81		3,107.50	2,871.00	81		310.75	287.10
82		3,426.50	3,168.00	82		342.65	316.80
83		3,778.50	3,498.00	83		377.85	349.80
84		4,163.50	3,861.00	84		416.35	386.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	236.50	220.00	203.50	18-39	23.65	22.00	20.35
40	236.50	220.00	203.50	40	23.65	22.00	20.35
41	247.50	231.00	214.50	41	24.75	23.10	21.45
42	258.50	242.00	225.50	42	25.85	24.20	22.55
43	269.50	253.00	231.00	43	26.95	25.30	23.10
44	280.50	264.00	242.00	44	28.05	26.40	24.20
45	291.50	275.00	253.00	45	29.15	27.50	25.30
46	302.50	280.50	258.50	46	30.25	28.05	25.85
47	313.50	291.50	269.50	47	31.35	29.15	26.95
48	330.00	308.00	280.50	48	33.00	30.80	28.05
49	341.00	319.00	291.50	49	34.10	31.90	29.15
50	352.00	330.00	302.50	50	35.20	33.00	30.25
51	368.50	346.50	319.00	51	36.85	34.65	31.90
52	385.00	357.50	330.00	52	38.50	35.75	33.00
53	401.50	374.00	341.00	53	40.15	37.40	34.10
54	412.50	385.00	352.00	54	41.25	38.50	35.20
55	429.00	396.00	363.00	55	42.90	39.60	36.30
56	462.00	429.00	390.50	56	46.20	42.90	39.05
57	489.50	456.50	418.00	57	48.95	45.65	41.80
58	522.50	484.00	445.50	58	52.25	48.40	44.55
59	555.50	517.00	478.50	59	55.55	51.70	47.85
60	588.50	550.00	506.00	60	58.85	55.00	50.60
61	638.00	594.00	544.50	61	63.80	59.40	54.45
62	682.00	638.00	588.50	62	68.20	63.80	58.85
63	737.00	687.50	632.50	63	73.70	68.75	63.25
64	792.00	737.00	676.50	64	79.20	73.70	67.65
65	847.00	786.50	726.00	65	84.70	78.65	72.60
66	924.00	858.00	792.00	66	92.40	85.80	79.20
67	1,006.50	935.00	863.50	67	100.65	93.50	86.35
68	1,094.50	1,017.50	940.50	68	109.45	101.75	94.05
69	1,193.50	1,111.00	1,023.00	69	119.35	111.10	102.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,298.00	1,204.50	1,111.00	70	129.80	120.45	111.10
71	1,441.00	1,336.50	1,232.00	71	144.10	133.65	123.20
72	1,595.00	1,479.50	1,364.00	72	159.50	147.95	136.40
73	1,760.00	1,639.00	1,512.50	73	176.00	163.90	151.25
74	1,952.50	1,815.00	1,677.50	74	195.25	181.50	167.75
75	2,156.00	2,007.50	1,853.50	75	215.60	200.75	185.35
76	2,409.00	2,238.50	2,068.00	76	240.90	223.85	206.80
77	2,684.00	2,497.00	2,310.00	77	268.40	249.70	231.00
78	2,997.50	2,788.50	2,574.00	78	299.75	278.85	257.40
79	3,338.50	3,107.50	2,871.00	79	333.85	310.75	287.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	297.00	280.50	258.50	18-39	29.70	28.05	25.85
40	297.00	280.50	258.50	40	29.70	28.05	25.85
41	313.50	291.50	269.50	41	31.35	29.15	26.95
42	324.50	302.50	280.50	42	32.45	30.25	28.05
43	335.50	313.50	291.50	43	33.55	31.35	29.15
44	352.00	330.00	308.00	44	35.20	33.00	30.80
45	368.50	346.50	319.00	45	36.85	34.65	31.90
46	379.50	357.50	330.00	46	37.95	35.75	33.00
47	396.00	374.00	346.50	47	39.60	37.40	34.65
48	412.50	385.00	357.50	48	41.25	38.50	35.75
49	429.00	401.50	374.00	49	42.90	40.15	37.40
50	445.50	418.00	385.00	50	44.55	41.80	38.50
51	467.50	434.50	401.50	51	46.75	43.45	40.15
52	484.00	451.00	418.00	52	48.40	45.10	41.80
53	500.50	467.50	434.50	53	50.05	46.75	43.45
54	522.50	484.00	445.50	54	52.25	48.40	44.55
55	539.00	500.50	462.00	55	53.90	50.05	46.20
56	577.50	539.00	495.00	56	57.75	53.90	49.50
57	616.00	572.00	528.00	57	61.60	57.20	52.80
58	654.50	610.50	561.00	58	65.45	61.05	56.10
59	698.50	649.00	594.00	59	69.85	64.90	59.40
60	742.50	687.50	632.50	60	74.25	68.75	63.25
61	797.50	742.50	682.00	61	79.75	74.25	68.20
62	858.00	797.50	731.50	62	85.80	79.75	73.15
63	918.50	852.50	786.50	63	91.85	85.25	78.65
64	984.50	913.00	841.50	64	98.45	91.30	84.15
65	1,056.00	979.00	902.00	65	105.60	97.90	90.20
66	1,155.00	1,072.50	990.00	66	115.50	107.25	99.00
67	1,265.00	1,177.00	1,083.50	67	126.50	117.70	108.35
68	1,380.50	1,281.50	1,182.50	68	138.05	128.15	118.25
69	1,512.50	1,402.50	1,292.50	69	151.25	140.25	129.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,650.00	1,534.50	1,413.50	70	165.00	153.45	141.35
71	1,837.00	1,705.00	1,573.00	71	183.70	170.50	157.30
72	2,035.00	1,892.00	1,749.00	72	203.50	189.20	174.90
73	2,260.50	2,101.00	1,941.50	73	226.05	210.10	194.15
74	2,508.00	2,337.50	2,161.50	74	250.80	233.75	216.15
75	2,783.00	2,590.50	2,398.00	75	278.30	259.05	239.80
76	3,135.00	2,920.50	2,700.50	76	313.50	292.05	270.05
77	3,531.00	3,289.00	3,041.50	77	353.10	328.90	304.15
78	3,971.00	3,701.50	3,426.50	78	397.10	370.15	342.65
79	4,471.50	4,163.50	3,855.50	79	447.15	416.35	385.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	385.00	363.00	341.00	18-39	38.50	36.30	34.10
40	385.00	363.00	341.00	40	38.50	36.30	34.10
41	401.50	379.50	357.50	41	40.15	37.95	35.75
42	418.00	396.00	374.00	42	41.80	39.60	37.40
43	440.00	418.00	390.50	43	44.00	41.80	39.05
44	456.50	434.50	407.00	44	45.65	43.45	40.70
45	473.00	451.00	423.50	45	47.30	45.10	42.35
46	495.00	467.50	440.00	46	49.50	46.75	44.00
47	511.50	484.00	456.50	47	51.15	48.40	45.65
48	533.50	506.00	478.50	48	53.35	50.60	47.85
49	555.50	528.00	500.50	49	55.55	52.80	50.05
50	577.50	550.00	517.00	50	57.75	55.00	51.70
51	610.50	577.50	544.50	51	61.05	57.75	54.45
52	638.00	605.00	566.50	52	63.80	60.50	56.65
53	671.00	632.50	594.00	53	67.10	63.25	59.40
54	698.50	660.00	621.50	54	69.85	66.00	62.15
55	731.50	693.00	649.00	55	73.15	69.30	64.90
56	781.00	737.00	693.00	56	78.10	73.70	69.30
57	830.50	786.50	737.00	57	83.05	78.65	73.70
58	880.00	830.50	781.00	58	88.00	83.05	78.10
59	935.00	885.50	830.50	59	93.50	88.55	83.05
60	990.00	935.00	880.00	60	99.00	93.50	88.00
61	1,067.00	1,006.50	946.00	61	106.70	100.65	94.60
62	1,144.00	1,083.50	1,017.50	62	114.40	108.35	101.75
63	1,226.50	1,160.50	1,089.00	63	122.65	116.05	108.90
64	1,314.50	1,243.00	1,171.50	64	131.45	124.30	117.15
65	1,408.00	1,331.00	1,254.00	65	140.80	133.10	125.40
66	1,540.00	1,457.50	1,369.50	66	154.00	145.75	136.95
67	1,683.00	1,589.50	1,496.00	67	168.30	158.95	149.60
68	1,842.50	1,738.00	1,633.50	68	184.25	173.80	163.35
69	2,013.00	1,903.00	1,787.50	69	201.30	190.30	178.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	2,194.50	2,073.50	1,947.00	70	219.45	207.35	194.70
71	2,431.00	2,299.00	2,161.50	71	243.10	229.90	216.15
72	2,695.00	2,546.50	2,392.50	72	269.50	254.65	239.25
73	2,981.00	2,816.00	2,651.00	73	298.10	281.60	265.10
74	3,300.00	3,124.00	2,942.50	74	330.00	312.40	294.25
75	3,652.00	3,454.00	3,256.00	75	365.20	345.40	325.60
76	4,114.00	3,894.00	3,674.00	76	411.40	389.40	367.40
77	4,636.50	4,389.00	4,136.00	77	463.65	438.90	413.60
78	5,219.50	4,939.00	4,658.50	78	521.95	493.90	465.85
79	5,879.50	5,566.00	5,252.50	79	587.95	556.60	525.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	280.50	264.00	242.00	18-39	28.05	26.40	24.20
40	280.50	264.00	242.00	40	28.05	26.40	24.20
41	291.50	275.00	253.00	41	29.15	27.50	25.30
42	302.50	280.50	258.50	42	30.25	28.05	25.85
43	313.50	291.50	269.50	43	31.35	29.15	26.95
44	319.00	297.00	275.00	44	31.90	29.70	27.50
45	330.00	308.00	286.00	45	33.00	30.80	28.60
46	341.00	319.00	291.50	46	34.10	31.90	29.15
47	352.00	330.00	302.50	47	35.20	33.00	30.25
48	363.00	341.00	313.50	48	36.30	34.10	31.35
49	374.00	352.00	324.50	49	37.40	35.20	32.45
50	385.00	357.50	330.00	50	38.50	35.75	33.00
51	396.00	368.50	341.00	51	39.60	36.85	34.10
52	407.00	379.50	352.00	52	40.70	37.95	35.20
53	418.00	390.50	357.50	53	41.80	39.05	35.75
54	429.00	401.50	368.50	54	42.90	40.15	36.85
55	434.50	407.00	374.00	55	43.45	40.70	37.40
56	462.00	429.00	396.00	56	46.20	42.90	39.60
57	484.00	451.00	418.00	57	48.40	45.10	41.80
58	511.50	478.50	440.00	58	51.15	47.85	44.00
59	533.50	500.50	462.00	59	53.35	50.05	46.20
60	561.00	522.50	484.00	60	56.10	52.25	48.40
61	605.00	566.50	522.50	61	60.50	56.65	52.25
62	643.50	599.50	555.50	62	64.35	59.95	55.55
63	687.50	643.50	599.50	63	68.75	64.35	59.95
64	737.00	687.50	638.00	64	73.70	68.75	63.80
65	786.50	737.00	682.00	65	78.65	73.70	68.20
66	847.00	792.00	737.00	66	84.70	79.20	73.70
67	913.00	852.50	792.00	67	91.30	85.25	79.20
68	984.50	918.50	852.50	68	98.45	91.85	85.25
69	1,061.50	990.00	918.50	69	106.15	99.00	91.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,138.50	1,061.50	984.50	70	113.85	106.15	98.45
71	1,248.50	1,166.00	1,083.50	71	124.85	116.60	108.35
72	1,369.50	1,276.00	1,182.50	72	136.95	127.60	118.25
73	1,501.50	1,402.50	1,298.00	73	150.15	140.25	129.80
74	1,650.00	1,540.00	1,424.50	74	165.00	154.00	142.45
75	1,804.00	1,683.00	1,556.50	75	180.40	168.30	155.65
76	2,018.50	1,881.00	1,743.50	76	201.85	188.10	174.35
77	2,260.50	2,106.50	1,947.00	77	226.05	210.65	194.70
78	2,524.50	2,354.00	2,178.00	78	252.45	235.40	217.80
79	2,821.50	2,629.00	2,436.50	79	282.15	262.90	243.65
80		2,937.00	2,722.50	80		293.70	272.25
81		3,245.00	3,008.50	81		324.50	300.85
82		3,580.50	3,316.50	82		358.05	331.65
83		3,949.00	3,657.50	83		394.90	365.75
84		4,356.00	4,037.00	84		435.60	403.70

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	346.50	324.50	302.50	18-39	34.65	32.45	30.25
40	346.50	324.50	302.50	40	34.65	32.45	30.25
41	363.00	341.00	313.50	41	36.30	34.10	31.35
42	374.00	352.00	324.50	42	37.40	35.20	32.45
43	385.00	363.00	335.50	43	38.50	36.30	33.55
44	396.00	374.00	346.50	44	39.60	37.40	34.65
45	412.50	385.00	357.50	45	41.25	38.50	35.75
46	423.50	396.00	368.50	46	42.35	39.60	36.85
47	434.50	407.00	379.50	47	43.45	40.70	37.95
48	451.00	423.50	396.00	48	45.10	42.35	39.60
49	467.50	440.00	407.00	49	46.75	44.00	40.70
50	478.50	451.00	418.00	50	47.85	45.10	41.80
51	495.00	462.00	429.00	51	49.50	46.20	42.90
52	506.00	473.00	440.00	52	50.60	47.30	44.00
53	522.50	489.50	451.00	53	52.25	48.95	45.10
54	533.50	500.50	462.00	54	53.35	50.05	46.20
55	544.50	511.50	473.00	55	54.45	51.15	47.30
56	577.50	539.00	500.50	56	57.75	53.90	50.05
57	610.50	572.00	528.00	57	61.05	57.20	52.80
58	643.50	599.50	555.50	58	64.35	59.95	55.55
59	682.00	638.00	588.50	59	68.20	63.80	58.85
60	715.00	665.50	616.00	60	71.50	66.55	61.60
61	764.50	715.00	660.00	61	76.45	71.50	66.00
62	819.50	764.50	704.00	62	81.95	76.45	70.40
63	874.50	814.00	753.50	63	87.45	81.40	75.35
64	929.50	869.00	803.00	64	92.95	86.90	80.30
65	990.00	924.00	852.50	65	99.00	92.40	85.25
66	1,072.50	1,001.00	924.00	66	107.25	100.10	92.40
67	1,155.00	1,078.00	995.50	67	115.50	107.80	99.55
68	1,243.00	1,160.50	1,072.50	68	124.30	116.05	107.25
69	1,342.00	1,254.00	1,160.50	69	134.20	125.40	116.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,446.50	1,347.50	1,248.50	70	144.65	134.75	124.85
71	1,589.50	1,485.00	1,375.00	71	158.95	148.50	137.50
72	1,749.00	1,633.50	1,512.50	72	174.90	163.35	151.25
73	1,919.50	1,793.00	1,661.00	73	191.95	179.30	166.10
74	2,106.50	1,969.00	1,826.00	74	210.65	196.90	182.60
75	2,310.00	2,156.00	2,002.00	75	231.00	215.60	200.20
76	2,563.00	2,392.50	2,222.00	76	256.30	239.25	222.20
77	2,838.00	2,651.00	2,458.50	77	283.80	265.10	245.85
78	3,140.50	2,931.50	2,722.50	78	314.05	293.15	272.25
79	3,481.50	3,250.50	3,014.00	79	348.15	325.05	301.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	429.00	401.50	368.50	18-39	42.90	40.15	36.85
40	429.00	401.50	368.50	40	42.90	40.15	36.85
41	445.50	418.00	385.00	41	44.55	41.80	38.50
42	462.00	429.00	396.00	42	46.20	42.90	39.60
43	478.50	445.50	412.50	43	47.85	44.55	41.25
44	495.00	462.00	429.00	44	49.50	46.20	42.90
45	511.50	478.50	440.00	45	51.15	47.85	44.00
46	528.00	495.00	456.50	46	52.80	49.50	45.65
47	550.00	511.50	473.00	47	55.00	51.15	47.30
48	566.50	528.00	489.50	48	56.65	52.80	48.95
49	588.50	550.00	506.00	49	58.85	55.00	50.60
50	605.00	566.50	522.50	50	60.50	56.65	52.25
51	627.00	583.00	539.00	51	62.70	58.30	53.90
52	643.50	599.50	555.50	52	64.35	59.95	55.55
53	660.00	616.00	572.00	53	66.00	61.60	57.20
54	682.00	638.00	588.50	54	68.20	63.80	58.85
55	698.50	654.50	605.00	55	69.85	65.45	60.50
56	737.00	687.50	638.00	56	73.70	68.75	63.80
57	775.50	726.00	671.00	57	77.55	72.60	67.10
58	819.50	764.50	709.50	58	81.95	76.45	70.95
59	858.00	803.00	742.50	59	85.80	80.30	74.25
60	902.00	841.50	781.00	60	90.20	84.15	78.10
61	962.50	902.00	836.00	61	96.25	90.20	83.60
62	1,028.50	962.50	891.00	62	102.85	96.25	89.10
63	1,094.50	1,023.00	946.00	63	109.45	102.30	94.60
64	1,166.00	1,089.00	1,012.00	64	116.60	108.90	101.20
65	1,237.50	1,155.00	1,072.50	65	123.75	115.50	107.25
66	1,342.00	1,254.00	1,166.00	66	134.20	125.40	116.60
67	1,457.50	1,358.50	1,259.50	67	145.75	135.85	125.95
68	1,578.50	1,474.00	1,364.00	68	157.85	147.40	136.40
69	1,710.50	1,595.00	1,479.50	69	171.05	159.50	147.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,848.00	1,727.00	1,600.50	70	184.80	172.70	160.05
71	2,035.00	1,903.00	1,765.50	71	203.50	190.30	176.55
72	2,244.00	2,095.50	1,941.50	72	224.40	209.55	194.15
73	2,469.50	2,304.50	2,139.50	73	246.95	230.45	213.95
74	2,717.00	2,535.50	2,354.00	74	271.70	253.55	235.40
75	2,986.50	2,788.50	2,590.50	75	298.65	278.85	259.05
76	3,344.00	3,124.00	2,898.50	76	334.40	312.40	289.85
77	3,740.00	3,492.50	3,239.50	77	374.00	349.25	323.95
78	4,180.00	3,905.00	3,624.50	78	418.00	390.50	362.45
79	4,675.00	4,367.00	4,053.50	79	467.50	436.70	405.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	550.00	522.50	489.50	18-39	55.00	52.25	48.95
40	550.00	522.50	489.50	40	55.00	52.25	48.95
41	572.00	544.50	511.50	41	57.20	54.45	51.15
42	594.00	561.00	528.00	42	59.40	56.10	52.80
43	616.00	583.00	550.00	43	61.60	58.30	55.00
44	638.00	605.00	566.50	44	63.80	60.50	56.65
45	660.00	627.00	588.50	45	66.00	62.70	58.85
46	687.50	649.00	610.50	46	68.75	64.90	61.05
47	715.00	676.50	632.50	47	71.50	67.65	63.25
48	737.00	698.50	660.00	48	73.70	69.85	66.00
49	764.50	726.00	682.00	49	76.45	72.60	68.20
50	792.00	748.00	704.00	50	79.20	74.80	70.40
51	825.00	781.00	731.50	51	82.50	78.10	73.15
52	852.50	808.50	759.00	52	85.25	80.85	75.90
53	880.00	830.50	781.00	53	88.00	83.05	78.10
54	913.00	863.50	808.50	54	91.30	86.35	80.85
55	940.50	891.00	836.00	55	94.05	89.10	83.60
56	995.50	940.50	880.00	56	99.55	94.05	88.00
57	1,045.00	990.00	929.50	57	104.50	99.00	92.95
58	1,100.00	1,039.50	979.00	58	110.00	103.95	97.90
59	1,155.00	1,094.50	1,028.50	59	115.50	109.45	102.85
60	1,215.50	1,149.50	1,078.00	60	121.55	114.95	107.80
61	1,298.00	1,226.50	1,149.50	61	129.80	122.65	114.95
62	1,380.50	1,303.50	1,226.50	62	138.05	130.35	122.65
63	1,468.50	1,391.50	1,309.00	63	146.85	139.15	130.90
64	1,562.00	1,479.50	1,391.50	64	156.20	147.95	139.15
65	1,661.00	1,573.00	1,479.50	65	166.10	157.30	147.95
66	1,798.50	1,699.50	1,600.50	66	179.85	169.95	160.05
67	1,947.00	1,842.50	1,732.50	67	194.70	184.25	173.25
68	2,106.50	1,991.00	1,875.50	68	210.65	199.10	187.55
69	2,282.50	2,156.00	2,029.50	69	228.25	215.60	202.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

STANDARD COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	2,464.00	2,326.50	2,189.00	70	246.40	232.65	218.90
71	2,706.00	2,557.50	2,403.50	71	270.60	255.75	240.35
72	2,970.00	2,805.00	2,640.00	72	297.00	280.50	264.00
73	3,261.50	3,080.00	2,893.00	73	326.15	308.00	289.30
74	3,575.00	3,377.00	3,173.50	74	357.50	337.70	317.35
75	3,921.50	3,701.50	3,481.50	75	392.15	370.15	348.15
76	4,389.00	4,141.50	3,894.00	76	438.90	414.15	389.40
77	4,906.00	4,631.00	4,356.00	77	490.60	463.10	435.60
78	5,483.50	5,181.00	4,873.00	78	548.35	518.10	487.30
79	6,132.50	5,791.50	5,450.50	79	613.25	579.15	545.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	115.50	110.00	99.00	18-39	11.55	11.00	9.90
40	115.50	110.00	99.00	40	11.55	11.00	9.90
41	121.00	115.50	104.50	41	12.10	11.55	10.45
42	126.50	121.00	110.00	42	12.65	12.10	11.00
43	132.00	121.00	110.00	43	13.20	12.10	11.00
44	132.00	126.50	115.50	44	13.20	12.65	11.55
45	137.50	132.00	121.00	45	13.75	13.20	12.10
46	143.00	132.00	121.00	46	14.30	13.20	12.10
47	148.50	137.50	126.50	47	14.85	13.75	12.65
48	154.00	143.00	132.00	48	15.40	14.30	13.20
49	159.50	148.50	137.50	49	15.95	14.85	13.75
50	159.50	148.50	137.50	50	15.95	14.85	13.75
51	170.50	159.50	148.50	51	17.05	15.95	14.85
52	181.50	170.50	154.00	52	18.15	17.05	15.40
53	192.50	181.50	165.00	53	19.25	18.15	16.50
54	203.50	192.50	176.00	54	20.35	19.25	17.60
55	209.00	198.00	181.50	55	20.90	19.80	18.15
56	225.50	209.00	192.50	56	22.55	20.90	19.25
57	242.00	225.50	209.00	57	24.20	22.55	20.90
58	253.00	236.50	220.00	58	25.30	23.65	22.00
59	269.50	253.00	231.00	59	26.95	25.30	23.10
60	286.00	264.00	242.00	60	28.60	26.40	24.20
61	308.00	286.00	264.00	61	30.80	28.60	26.40
62	330.00	308.00	286.00	62	33.00	30.80	28.60
63	357.50	335.50	308.00	63	35.75	33.55	30.80
64	379.50	357.50	330.00	64	37.95	35.75	33.00
65	407.00	379.50	352.00	65	40.70	37.95	35.20
66	445.50	418.00	385.00	66	44.55	41.80	38.50
67	489.50	456.50	423.50	67	48.95	45.65	42.35
68	533.50	500.50	462.00	68	53.35	50.05	46.20
69	583.00	544.50	506.00	69	58.30	54.45	50.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	632.50	594.00	550.00	70	63.25	59.40	55.00
71	704.00	660.00	616.00	71	70.40	66.00	61.60
72	786.50	737.00	682.00	72	78.65	73.70	68.20
73	869.00	814.00	759.00	73	86.90	81.40	75.90
74	968.00	907.50	841.50	74	96.80	90.75	84.15
75	1,072.50	1,001.00	929.50	75	107.25	100.10	92.95
76	1,199.00	1,122.00	1,039.50	76	119.90	112.20	103.95
77	1,342.00	1,254.00	1,160.50	77	134.20	125.40	116.05
78	1,496.00	1,397.00	1,298.00	78	149.60	139.70	129.80
79	1,672.00	1,562.00	1,452.00	79	167.20	156.20	145.20
80		1,743.50	1,617.00	80	186.45	174.35	161.70
81		1,969.00	1,826.00	81	210.65	196.90	182.60
82		2,216.50	2,057.00	82	237.60	221.65	205.70
83		2,502.50	2,321.00	83	267.85	250.25	232.10
84		2,816.00	2,612.50	84	301.95	281.60	261.25
				85	339.90	317.35	294.25
				86	382.80	357.50	331.10
				87	430.65	402.05	372.90
				88	484.00	452.10	419.10
				89	544.50	508.75	471.35
				90	612.70	572.00	530.75
				91	689.15	643.50	596.75
				92	775.50	723.80	671.55
				93	872.30	814.55	755.15
				94	981.20	916.30	849.75
				95	1,103.85	1,030.70	955.90
				96	1,241.90	1,159.40	1,075.25
				97	1,397.00	1,304.60	1,209.45
				98	1,571.90	1,467.40	1,360.70
				99	1,768.25	1,651.10	1,530.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	143.00	132.00	121.00	18-39	14.30	13.20	12.10
40	143.00	132.00	121.00	40	14.30	13.20	12.10
41	148.50	137.50	126.50	41	14.85	13.75	12.65
42	154.00	143.00	132.00	42	15.40	14.30	13.20
43	159.50	148.50	137.50	43	15.95	14.85	13.75
44	165.00	154.00	143.00	44	16.50	15.40	14.30
45	170.50	159.50	148.50	45	17.05	15.95	14.85
46	176.00	165.00	154.00	46	17.60	16.50	15.40
47	181.50	170.50	154.00	47	18.15	17.05	15.40
48	187.00	176.00	159.50	48	18.70	17.60	15.95
49	192.50	181.50	165.00	49	19.25	18.15	16.50
50	198.00	187.00	170.50	50	19.80	18.70	17.05
51	209.00	198.00	181.50	51	20.90	19.80	18.15
52	220.00	203.50	187.00	52	22.00	20.35	18.70
53	231.00	214.50	198.00	53	23.10	21.45	19.80
54	242.00	225.50	209.00	54	24.20	22.55	20.90
55	247.50	231.00	214.50	55	24.75	23.10	21.45
56	269.50	253.00	231.00	56	26.95	25.30	23.10
57	286.00	269.50	247.50	57	28.60	26.95	24.75
58	308.00	286.00	264.00	58	30.80	28.60	26.40
59	324.50	302.50	280.50	59	32.45	30.25	28.05
60	346.50	324.50	297.00	60	34.65	32.45	29.70
61	374.00	352.00	324.50	61	37.40	35.20	32.45
62	401.50	374.00	346.50	62	40.15	37.40	34.65
63	429.00	401.50	374.00	63	42.90	40.15	37.40
64	462.00	434.50	401.50	64	46.20	43.45	40.15
65	489.50	462.00	429.00	65	48.95	46.20	42.90
66	539.00	506.00	473.00	66	53.90	50.60	47.30
67	594.00	555.50	517.00	67	59.40	55.55	51.70
68	654.50	616.00	572.00	68	65.45	61.60	57.20
69	720.50	676.50	627.00	69	72.05	67.65	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	786.50	737.00	682.00	70	78.65	73.70	68.20
71	880.00	825.00	764.50	71	88.00	82.50	76.45
72	984.50	918.50	852.50	72	98.45	91.85	85.25
73	1,094.50	1,023.00	951.50	73	109.45	102.30	95.15
74	1,226.50	1,144.00	1,061.50	74	122.65	114.40	106.15
75	1,364.00	1,276.00	1,182.50	75	136.40	127.60	118.25
76	1,523.50	1,424.50	1,320.00	76	152.35	142.45	132.00
77	1,699.50	1,589.50	1,474.00	77	169.95	158.95	147.40
78	1,897.50	1,771.00	1,644.50	78	189.75	177.10	164.45
79	2,117.50	1,974.50	1,831.50	79	211.75	197.45	183.15
				80	235.95	220.00	204.05
				81	266.20	248.60	230.45
				82	299.75	279.95	259.60
				83	337.70	315.15	292.60
				84	380.60	355.30	329.45
				85	428.45	399.85	371.25
				86	482.35	449.90	418.00
				87	542.30	506.55	470.25
				88	610.50	569.80	529.10
				89	686.40	640.75	595.10
				90	772.20	721.05	669.35
				91	869.00	810.70	752.95
				92	977.35	912.45	847.00
				93	1,099.45	1,026.30	952.60
				94	1,236.95	1,154.45	1,071.95
				95	1,391.50	1,298.55	1,205.60
				96	1,565.30	1,460.80	1,356.30
				97	1,761.10	1,643.40	1,526.25
				98	1,981.10	1,849.10	1,716.55
				99	2,229.15	2,080.10	1,931.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	176.00	165.00	148.50	18-39	17.60	16.50	14.85
40	176.00	165.00	148.50	40	17.60	16.50	14.85
41	187.00	176.00	159.50	41	18.70	17.60	15.95
42	192.50	181.50	165.00	42	19.25	18.15	16.50
43	198.00	187.00	170.50	43	19.80	18.70	17.05
44	203.50	192.50	176.00	44	20.35	19.25	17.60
45	214.50	198.00	181.50	45	21.45	19.80	18.15
46	220.00	209.00	192.50	46	22.00	20.90	19.25
47	231.00	214.50	198.00	47	23.10	21.45	19.80
48	236.50	220.00	203.50	48	23.65	22.00	20.35
49	247.50	231.00	214.50	49	24.75	23.10	21.45
50	253.00	236.50	220.00	50	25.30	23.65	22.00
51	264.00	247.50	231.00	51	26.40	24.75	23.10
52	275.00	258.50	236.50	52	27.50	25.85	23.65
53	280.50	264.00	247.50	53	28.05	26.40	24.75
54	291.50	275.00	253.00	54	29.15	27.50	25.30
55	297.00	280.50	258.50	55	29.70	28.05	25.85
56	319.00	302.50	280.50	56	31.90	30.25	28.05
57	341.00	319.00	297.00	57	34.10	31.90	29.70
58	368.50	346.50	319.00	58	36.85	34.65	31.90
59	390.50	368.50	341.00	59	39.05	36.85	34.10
60	418.00	390.50	363.00	60	41.80	39.05	36.30
61	451.00	423.50	396.00	61	45.10	42.35	39.60
62	489.50	456.50	423.50	62	48.95	45.65	42.35
63	528.00	495.00	456.50	63	52.80	49.50	45.65
64	566.50	533.50	495.00	64	56.65	53.35	49.50
65	610.50	572.00	528.00	65	61.05	57.20	52.80
66	671.00	627.00	583.00	66	67.10	62.70	58.30
67	737.00	687.50	638.00	67	73.70	68.75	63.80
68	808.50	753.50	698.50	68	80.85	75.35	69.85
69	891.00	830.50	770.00	69	89.10	83.05	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	973.50	907.50	841.50	70	97.35	90.75	84.15
71	1,094.50	1,023.00	946.00	71	109.45	102.30	94.60
72	1,226.50	1,144.00	1,061.50	72	122.65	114.40	106.15
73	1,375.00	1,287.00	1,193.50	73	137.50	128.70	119.35
74	1,540.00	1,441.00	1,336.50	74	154.00	144.10	133.65
75	1,721.50	1,611.50	1,496.00	75	172.15	161.15	149.60
76	1,925.00	1,798.50	1,672.00	76	192.50	179.85	167.20
77	2,145.00	2,002.00	1,859.00	77	214.50	200.20	185.90
78	2,392.50	2,233.00	2,073.50	78	239.25	223.30	207.35
79	2,667.50	2,491.50	2,310.00	79	266.75	249.15	231.00
				80	297.00	277.20	267.30
				81	334.95	312.95	290.40
				82	376.75	352.00	326.70
				83	424.60	396.55	368.50
				84	477.95	446.60	414.70
				85	537.90	502.70	466.95
				86	605.55	565.95	521.80
				87	680.90	636.35	591.25
				88	766.15	721.60	664.95
				89	861.85	805.75	753.50
				90	969.65	906.40	841.50
				91	1,090.65	1,019.15	947.10
				92	1,227.05	1,146.75	1,065.35
				93	1,380.50	1,290.30	1,198.45
				94	1,553.20	1,451.45	1,348.05
				95	1,746.80	1,632.95	1,516.35
				96	1,965.15	1,837.00	1,706.10
				97	2,211.00	2,066.35	1,919.50
				98	2,487.10	2,324.30	2,159.30
				99	2,798.40	2,615.25	2,429.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	220.00	209.00	198.00	18-39	22.00	20.90	19.80
40	220.00	209.00	198.00	40	22.00	20.90	19.80
41	231.00	220.00	209.00	41	23.10	22.00	20.90
42	242.00	231.00	214.50	42	24.20	23.10	21.45
43	247.50	236.50	225.50	43	24.75	23.65	22.55
44	258.50	247.50	231.00	44	25.85	24.75	23.10
45	269.50	258.50	242.00	45	26.95	25.85	24.20
46	280.50	264.00	247.50	46	28.05	26.40	24.75
47	291.50	275.00	258.50	47	29.15	27.50	25.85
48	302.50	286.00	269.50	48	30.25	28.60	26.95
49	313.50	297.00	280.50	49	31.35	29.70	28.05
50	324.50	308.00	286.00	50	32.45	30.80	28.60
51	341.00	319.00	297.00	51	34.10	31.90	29.70
52	352.00	330.00	308.00	52	35.20	33.00	30.80
53	363.00	341.00	319.00	53	36.30	34.10	31.90
54	374.00	352.00	330.00	54	37.40	35.20	33.00
55	385.00	363.00	341.00	55	38.50	36.30	34.10
56	418.00	396.00	368.50	56	41.80	39.60	36.85
57	451.00	423.50	396.00	57	45.10	42.35	39.60
58	484.00	456.50	429.00	58	48.40	45.65	42.90
59	517.00	489.50	462.00	59	51.70	48.95	46.20
60	555.50	528.00	495.00	60	55.55	52.80	49.50
61	599.50	566.50	533.50	61	59.95	56.65	53.35
62	643.50	610.50	572.00	62	64.35	61.05	57.20
63	687.50	654.50	616.00	63	68.75	65.45	61.60
64	742.50	704.00	660.00	64	74.25	70.40	66.00
65	792.00	748.00	704.00	65	79.20	74.80	70.40
66	874.50	825.00	775.50	66	87.45	82.50	77.55
67	957.00	907.50	852.50	67	95.70	90.75	85.25
68	1,050.50	995.50	935.00	68	105.05	99.55	93.50
69	1,155.00	1,089.00	1,023.00	69	115.50	108.90	102.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,265.00	1,193.50	1,122.00	70	126.50	119.35	112.20
71	1,413.50	1,336.50	1,254.00	71	141.35	133.65	125.40
72	1,578.50	1,490.50	1,402.50	72	157.85	149.05	140.25
73	1,760.00	1,661.00	1,562.00	73	176.00	166.10	156.20
74	1,963.50	1,859.00	1,749.00	74	196.35	185.90	174.90
75	2,189.00	2,068.00	1,947.00	75	218.90	206.80	194.70
76	2,442.00	2,310.00	2,172.50	76	244.20	231.00	217.25
77	2,722.50	2,574.00	2,420.00	77	272.25	257.40	242.00
78	3,030.50	2,865.50	2,700.50	78	303.05	286.55	270.05
79	3,377.00	3,195.50	3,008.50	79	337.70	319.55	300.85
				80	376.20	355.85	334.95
				81	423.50	400.40	377.30
				82	476.85	450.45	424.05
				83	536.25	507.10	477.40
				84	603.35	570.35	536.80
				85	678.70	641.30	603.90
				86	763.95	721.60	679.80
				87	859.10	811.80	764.50
				88	966.90	913.55	860.20
				89	1,087.35	1,027.40	967.45
				90	1,223.20	1,156.10	1,088.45
				91	1,376.10	1,300.20	1,224.30
				92	1,548.25	1,463.00	1,377.75
				93	1,741.85	1,645.60	1,549.90
				94	1,959.10	1,851.30	1,743.50
				95	2,204.40	2,082.85	1,961.30
				96	2,479.95	2,343.00	2,206.60
				97	2,789.60	2,636.15	2,482.15
				98	3,138.30	2,965.60	2,792.35
				99	3,530.45	3,336.30	3,141.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	170.50	159.50	148.50	18-39	17.05	15.95	14.85
40	170.50	159.50	148.50	40	17.05	15.95	14.85
41	181.50	170.50	159.50	41	18.15	17.05	15.95
42	187.00	176.00	165.00	42	18.70	17.60	16.50
43	192.50	181.50	170.50	43	19.25	18.15	17.05
44	198.00	187.00	176.00	44	19.80	18.70	17.60
45	209.00	198.00	181.50	45	20.90	19.80	18.15
46	214.50	203.50	187.00	46	21.45	20.35	18.70
47	225.50	209.00	192.50	47	22.55	20.90	19.25
48	231.00	220.00	203.50	48	23.10	22.00	20.35
49	242.00	225.50	209.00	49	24.20	22.55	20.90
50	247.50	231.00	214.50	50	24.75	23.10	21.45
51	258.50	242.00	225.50	51	25.85	24.20	22.55
52	269.50	253.00	236.50	52	26.95	25.30	23.65
53	280.50	264.00	247.50	53	28.05	26.40	24.75
54	291.50	275.00	258.50	54	29.15	27.50	25.85
55	302.50	286.00	264.00	55	30.25	28.60	26.40
56	324.50	308.00	286.00	56	32.45	30.80	28.60
57	346.50	324.50	302.50	57	34.65	32.45	30.25
58	368.50	346.50	319.00	58	36.85	34.65	31.90
59	396.00	368.50	341.00	59	39.60	36.85	34.10
60	418.00	390.50	357.50	60	41.80	39.05	35.75
61	451.00	418.00	385.00	61	45.10	41.80	38.50
62	484.00	451.00	418.00	62	48.40	45.10	41.80
63	517.00	484.00	451.00	63	51.70	48.40	45.10
64	555.50	522.50	484.00	64	55.55	52.25	48.40
65	594.00	555.50	517.00	65	59.40	55.55	51.70
66	649.00	610.50	566.50	66	64.90	61.05	56.65
67	704.00	660.00	616.00	67	70.40	66.00	61.60
68	770.00	720.50	665.50	68	77.00	72.05	66.55
69	836.00	781.00	726.00	69	83.60	78.10	72.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	907.50	847.00	786.50	70	90.75	84.70	78.65
71	1,006.50	940.50	874.50	71	100.65	94.05	87.45
72	1,111.00	1,039.50	962.50	72	111.10	103.95	96.25
73	1,226.50	1,149.50	1,067.00	73	122.65	114.95	106.70
74	1,353.00	1,265.00	1,177.00	74	135.30	126.50	117.70
75	1,490.50	1,397.00	1,298.00	75	149.05	139.70	129.80
76	1,677.50	1,573.00	1,463.00	76	167.75	157.30	146.30
77	1,886.50	1,771.00	1,650.00	77	188.65	177.10	165.00
78	2,123.00	1,991.00	1,859.00	78	212.30	199.10	185.90
79	2,387.00	2,238.50	2,090.00	79	238.70	223.85	209.00
80		2,519.00	2,354.00	80		251.90	235.40
81		2,821.50	2,640.00	81		282.15	264.00
82		3,157.00	2,953.50	82		315.70	295.35
83		3,536.50	3,305.50	83		353.65	330.55
84		3,954.50	3,696.00	84		395.45	369.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	209.00	198.00	181.50	18-39	20.90	19.80	18.15
40	209.00	198.00	181.50	40	20.90	19.80	18.15
41	220.00	209.00	192.50	41	22.00	20.90	19.25
42	225.50	214.50	198.00	42	22.55	21.45	19.80
43	236.50	220.00	203.50	43	23.65	22.00	20.35
44	247.50	231.00	214.50	44	24.75	23.10	21.45
45	253.00	236.50	220.00	45	25.30	23.65	22.00
46	264.00	247.50	225.50	46	26.40	24.75	22.55
47	275.00	258.50	236.50	47	27.50	25.85	23.65
48	286.00	264.00	242.00	48	28.60	26.40	24.20
49	297.00	275.00	253.00	49	29.70	27.50	25.30
50	302.50	280.50	258.50	50	30.25	28.05	25.85
51	319.00	297.00	275.00	51	31.90	29.70	27.50
52	330.00	308.00	286.00	52	33.00	30.80	28.60
53	346.50	324.50	297.00	53	34.65	32.45	29.70
54	363.00	335.50	308.00	54	36.30	33.55	30.80
55	374.00	346.50	319.00	55	37.40	34.65	31.90
56	401.50	374.00	346.50	56	40.15	37.40	34.65
57	429.00	401.50	368.50	57	42.90	40.15	36.85
58	456.50	429.00	396.00	58	45.65	42.90	39.60
59	489.50	456.50	423.50	59	48.95	45.65	42.35
60	517.00	484.00	451.00	60	51.70	48.40	45.10
61	555.50	522.50	484.00	61	55.55	52.25	48.40
62	599.50	561.00	522.50	62	59.95	56.10	52.25
63	643.50	599.50	555.50	63	64.35	59.95	55.55
64	687.50	643.50	599.50	64	68.75	64.35	59.95
65	737.00	687.50	638.00	65	73.70	68.75	63.80
66	808.50	753.50	698.50	66	80.85	75.35	69.85
67	880.00	825.00	764.50	67	88.00	82.50	76.45
68	957.00	896.50	836.00	68	95.70	89.65	83.60
69	1,045.00	979.00	913.00	69	104.50	97.90	91.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,138.50	1,067.00	995.50	70	113.85	106.70	99.55
71	1,259.50	1,182.50	1,105.50	71	125.95	118.25	110.55
72	1,397.00	1,309.00	1,221.00	72	139.70	130.90	122.10
73	1,540.00	1,446.50	1,347.50	73	154.00	144.65	134.75
74	1,705.00	1,600.50	1,490.50	74	170.50	160.05	149.05
75	1,881.00	1,765.50	1,644.50	75	188.10	176.55	164.45
76	2,106.50	1,974.50	1,842.50	76	210.65	197.45	184.25
77	2,348.50	2,205.50	2,057.00	77	234.85	220.55	205.70
78	2,623.50	2,464.00	2,299.00	78	262.35	246.40	229.90
79	2,931.50	2,750.00	2,568.50	79	293.15	275.00	256.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	258.50	242.00	225.50	18-39	25.85	24.20	22.55
40	258.50	242.00	225.50	40	25.85	24.20	22.55
41	269.50	253.00	236.50	41	26.95	25.30	23.65
42	280.50	264.00	247.50	42	28.05	26.40	24.75
43	291.50	275.00	258.50	43	29.15	27.50	25.85
44	308.00	291.50	269.50	44	30.80	29.15	26.95
45	319.00	302.50	280.50	45	31.90	30.25	28.05
46	330.00	313.50	291.50	46	33.00	31.35	29.15
47	346.50	324.50	302.50	47	34.65	32.45	30.25
48	357.50	335.50	313.50	48	35.75	33.55	31.35
49	374.00	352.00	324.50	49	37.40	35.20	32.45
50	385.00	363.00	335.50	50	38.50	36.30	33.55
51	401.50	379.50	352.00	51	40.15	37.95	35.20
52	418.00	390.50	363.00	52	41.80	39.05	36.30
53	434.50	407.00	374.00	53	43.45	40.70	37.40
54	445.50	418.00	390.50	54	44.55	41.80	39.05
55	462.00	434.50	401.50	55	46.20	43.45	40.15
56	495.00	467.50	434.50	56	49.50	46.75	43.45
57	533.50	500.50	462.00	57	53.35	50.05	46.20
58	572.00	533.50	495.00	58	57.20	53.35	49.50
59	610.50	572.00	533.50	59	61.05	57.20	53.35
60	649.00	610.50	566.50	60	64.90	61.05	56.65
61	698.50	654.50	610.50	61	69.85	65.45	61.05
62	753.50	709.50	660.00	62	75.35	70.95	66.00
63	808.50	759.00	709.50	63	80.85	75.90	70.95
64	874.50	819.50	759.00	64	87.45	81.95	75.90
65	935.00	874.50	814.00	65	93.50	87.45	81.40
66	1,023.00	957.00	891.00	66	102.30	95.70	89.10
67	1,116.50	1,045.00	973.50	67	111.65	104.50	97.35
68	1,221.00	1,144.00	1,061.50	68	122.10	114.40	106.15
69	1,331.00	1,248.50	1,160.50	69	133.10	124.85	116.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,452.00	1,358.50	1,265.00	70	145.20	135.85	126.50
71	1,617.00	1,512.50	1,408.00	71	161.70	151.25	140.80
72	1,793.00	1,677.50	1,562.00	72	179.30	167.75	156.20
73	1,991.00	1,864.50	1,738.00	73	199.10	186.45	173.80
74	2,205.50	2,068.00	1,930.50	74	220.55	206.80	193.05
75	2,447.50	2,293.50	2,139.50	75	244.75	229.35	213.95
76	2,755.50	2,585.00	2,409.00	76	275.55	258.50	240.90
77	3,096.50	2,904.00	2,711.50	77	309.65	290.40	271.15
78	3,487.00	3,272.50	3,052.50	78	348.70	327.25	305.25
79	3,921.50	3,679.50	3,437.50	79	392.15	367.95	343.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	341.00	324.50	302.50	18-39	34.10	32.45	30.25
40	341.00	324.50	302.50	40	34.10	32.45	30.25
41	357.50	341.00	319.00	41	35.75	34.10	31.90
42	374.00	352.00	330.00	42	37.40	35.20	33.00
43	390.50	368.50	346.50	43	39.05	36.85	34.65
44	407.00	385.00	363.00	44	40.70	38.50	36.30
45	423.50	401.50	374.00	45	42.35	40.15	37.40
46	440.00	418.00	390.50	46	44.00	41.80	39.05
47	456.50	434.50	407.00	47	45.65	43.45	40.70
48	478.50	456.50	429.00	48	47.85	45.65	42.90
49	500.50	473.00	445.50	49	50.05	47.30	44.55
50	517.00	489.50	462.00	50	51.70	48.95	46.20
51	539.00	511.50	484.00	51	53.90	51.15	48.40
52	561.00	533.50	500.50	52	56.10	53.35	50.05
53	583.00	550.00	517.00	53	58.30	55.00	51.70
54	605.00	572.00	539.00	54	60.50	57.20	53.90
55	627.00	594.00	555.50	55	62.70	59.40	55.55
56	671.00	638.00	599.50	56	67.10	63.80	59.95
57	720.50	682.00	638.00	57	72.05	68.20	63.80
58	770.00	726.00	682.00	58	77.00	72.60	68.20
59	825.00	781.00	731.50	59	82.50	78.10	73.15
60	880.00	830.50	781.00	60	88.00	83.05	78.10
61	946.00	896.50	841.50	61	94.60	89.65	84.15
62	1,012.00	957.00	902.00	62	101.20	95.70	90.20
63	1,083.50	1,028.50	968.00	63	108.35	102.85	96.80
64	1,160.50	1,100.00	1,039.50	64	116.05	110.00	103.95
65	1,243.00	1,177.00	1,111.00	65	124.30	117.70	111.10
66	1,358.50	1,287.00	1,215.50	66	135.85	128.70	121.55
67	1,485.00	1,408.00	1,331.00	67	148.50	140.80	133.10
68	1,622.50	1,540.00	1,452.00	68	162.25	154.00	145.20
69	1,776.50	1,683.00	1,589.50	69	177.65	168.30	158.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,936.00	1,837.00	1,732.50	70	193.60	183.70	173.25
71	2,145.00	2,035.00	1,919.50	71	214.50	203.50	191.95
72	2,370.50	2,249.50	2,123.00	72	237.05	224.95	212.30
73	2,623.50	2,486.00	2,348.50	73	262.35	248.60	234.85
74	2,904.00	2,755.50	2,601.50	74	290.40	275.55	260.15
75	3,206.50	3,041.50	2,876.50	75	320.65	304.15	287.65
76	3,608.00	3,426.50	3,239.50	76	360.80	342.65	323.95
77	4,053.50	3,850.00	3,646.50	77	405.35	385.00	364.65
78	4,554.00	4,328.50	4,097.50	78	455.40	432.85	409.75
79	5,120.50	4,867.50	4,614.50	79	512.05	486.75	461.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	253.00	236.50	220.00	18-39	25.30	23.65	22.00
40	253.00	236.50	220.00	40	25.30	23.65	22.00
41	264.00	247.50	231.00	41	26.40	24.75	23.10
42	269.50	253.00	236.50	42	26.95	25.30	23.65
43	280.50	264.00	242.00	43	28.05	26.40	24.20
44	286.00	269.50	247.50	44	28.60	26.95	24.75
45	291.50	275.00	258.50	45	29.15	27.50	25.85
46	302.50	286.00	264.00	46	30.25	28.60	26.40
47	313.50	291.50	269.50	47	31.35	29.15	26.95
48	319.00	302.50	280.50	48	31.90	30.25	28.05
49	330.00	308.00	286.00	49	33.00	30.80	28.60
50	335.50	313.50	291.50	50	33.55	31.35	29.15
51	346.50	324.50	302.50	51	34.65	32.45	30.25
52	357.50	335.50	313.50	52	35.75	33.55	31.35
53	368.50	346.50	319.00	53	36.85	34.65	31.90
54	379.50	357.50	330.00	54	37.95	35.75	33.00
55	385.00	363.00	335.50	55	38.50	36.30	33.55
56	407.00	385.00	357.50	56	40.70	38.50	35.75
57	434.50	407.00	374.00	57	43.45	40.70	37.40
58	456.50	429.00	396.00	58	45.65	42.90	39.60
59	484.00	451.00	418.00	59	48.40	45.10	41.80
60	506.00	473.00	434.50	60	50.60	47.30	43.45
61	544.50	506.00	467.50	61	54.45	50.60	46.75
62	577.50	539.00	500.50	62	57.75	53.90	50.05
63	616.00	577.50	533.50	63	61.60	57.75	53.35
64	660.00	616.00	566.50	64	66.00	61.60	56.65
65	698.50	654.50	605.00	65	69.85	65.45	60.50
66	753.50	704.00	654.50	66	75.35	70.40	65.45
67	814.00	764.50	709.50	67	81.40	76.45	70.95
68	880.00	825.00	764.50	68	88.00	82.50	76.45
69	946.00	885.50	825.00	69	94.60	88.55	82.50

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,017.50	951.50	885.50	70	101.75	95.15	88.55
71	1,122.00	1,050.50	973.50	71	112.20	105.05	97.35
72	1,226.50	1,149.50	1,067.00	72	122.65	114.95	106.70
73	1,347.50	1,259.50	1,171.50	73	134.75	125.95	117.15
74	1,479.50	1,386.00	1,287.00	74	147.95	138.60	128.70
75	1,622.50	1,518.00	1,408.00	75	162.25	151.80	140.80
76	1,826.00	1,705.00	1,584.00	76	182.60	170.50	158.40
77	2,051.50	1,919.50	1,782.00	77	205.15	191.95	178.20
78	2,304.50	2,156.00	2,002.00	78	230.45	215.60	200.20
79	2,590.50	2,420.00	2,249.50	79	259.05	242.00	224.95
80		2,717.00	2,524.50	80		271.70	252.45
81		3,030.50	2,816.00	81		303.05	281.60
82		3,371.50	3,135.00	82		337.15	313.50
83		3,756.50	3,487.00	83		375.65	348.70
84		4,180.00	3,883.00	84		418.00	388.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	313.50	291.50	269.50	18-39	31.35	29.15	26.95
40	313.50	291.50	269.50	40	31.35	29.15	26.95
41	324.50	302.50	280.50	41	32.45	30.25	28.05
42	335.50	313.50	286.00	42	33.55	31.35	28.60
43	341.00	319.00	297.00	43	34.10	31.90	29.70
44	352.00	330.00	302.50	44	35.20	33.00	30.25
45	363.00	341.00	313.50	45	36.30	34.10	31.35
46	374.00	352.00	324.50	46	37.40	35.20	32.45
47	385.00	357.50	330.00	47	38.50	35.75	33.00
48	390.50	368.50	341.00	48	39.05	36.85	34.10
49	401.50	379.50	352.00	49	40.15	37.95	35.20
50	412.50	385.00	357.50	50	41.25	38.50	35.75
51	429.00	401.50	374.00	51	42.90	40.15	37.40
52	440.00	412.50	385.00	52	44.00	41.25	38.50
53	451.00	423.50	396.00	53	45.10	42.35	39.60
54	467.50	440.00	407.00	54	46.75	44.00	40.70
55	478.50	451.00	418.00	55	47.85	45.10	41.80
56	511.50	478.50	445.50	56	51.15	47.85	44.55
57	539.00	506.00	467.50	57	53.90	50.60	46.75
58	572.00	533.50	495.00	58	57.20	53.35	49.50
59	605.00	566.50	522.50	59	60.50	56.65	52.25
60	638.00	594.00	550.00	60	63.80	59.40	55.00
61	682.00	638.00	588.50	61	68.20	63.80	58.85
62	726.00	676.50	627.00	62	72.60	67.65	62.70
63	775.50	720.50	665.50	63	77.55	72.05	66.55
64	825.00	770.00	709.50	64	82.50	77.00	70.95
65	874.50	814.00	753.50	65	87.45	81.40	75.35
66	951.50	885.50	819.50	66	95.15	88.55	81.95
67	1,028.50	957.00	885.50	67	102.85	95.70	88.55
68	1,111.00	1,034.00	957.00	68	111.10	103.40	95.70
69	1,204.50	1,122.00	1,039.50	69	120.45	112.20	103.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,298.00	1,210.00	1,122.00	70	129.80	121.00	112.20
71	1,424.50	1,331.00	1,237.50	71	142.45	133.10	123.75
72	1,567.50	1,463.00	1,358.50	72	156.75	146.30	135.85
73	1,716.00	1,606.00	1,490.50	73	171.60	160.60	149.05
74	1,881.00	1,760.00	1,633.50	74	188.10	176.00	163.35
75	2,062.50	1,930.50	1,793.00	75	206.25	193.05	179.30
76	2,299.00	2,150.50	1,996.50	76	229.90	215.05	199.65
77	2,557.50	2,392.50	2,222.00	77	255.75	239.25	222.20
78	2,843.50	2,656.50	2,469.50	78	284.35	265.65	246.95
79	3,168.00	2,959.00	2,744.50	79	316.80	295.90	274.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	390.50	363.00	335.50	18-39	39.05	36.30	33.55
40	390.50	363.00	335.50	40	39.05	36.30	33.55
41	407.00	379.50	346.50	41	40.70	37.95	34.65
42	418.00	390.50	357.50	42	41.80	39.05	35.75
43	429.00	401.50	368.50	43	42.90	40.15	36.85
44	440.00	412.50	379.50	44	44.00	41.25	37.95
45	456.50	423.50	390.50	45	45.65	42.35	39.05
46	467.50	434.50	401.50	46	46.75	43.45	40.15
47	484.00	451.00	418.00	47	48.40	45.10	41.80
48	495.00	462.00	429.00	48	49.50	46.20	42.90
49	511.50	478.50	440.00	49	51.15	47.85	44.00
50	522.50	489.50	451.00	50	52.25	48.95	45.10
51	539.00	506.00	467.50	51	53.90	50.60	46.75
52	555.50	517.00	478.50	52	55.55	51.70	47.85
53	572.00	533.50	495.00	53	57.20	53.35	49.50
54	588.50	550.00	511.50	54	58.85	55.00	51.15
55	599.50	561.00	522.50	55	59.95	56.10	52.25
56	638.00	599.50	555.50	56	63.80	59.95	55.55
57	676.50	632.50	588.50	57	67.65	63.25	58.85
58	715.00	671.00	627.00	58	71.50	67.10	62.70
59	753.50	709.50	660.00	59	75.35	70.95	66.00
60	797.50	748.00	698.50	60	79.75	74.80	69.85
61	852.50	803.00	748.00	61	85.25	80.30	74.80
62	913.00	858.00	797.50	62	91.30	85.80	79.75
63	973.50	913.00	847.00	63	97.35	91.30	84.70
64	1,045.00	979.00	907.50	64	104.50	97.90	90.75
65	1,111.00	1,039.50	962.50	65	111.10	103.95	96.25
66	1,204.50	1,127.50	1,045.00	66	120.45	112.75	104.50
67	1,303.50	1,221.00	1,133.00	67	130.35	122.10	113.30
68	1,408.00	1,314.50	1,221.00	68	140.80	131.45	122.10
69	1,523.50	1,424.50	1,325.50	69	152.35	142.45	132.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,644.50	1,540.00	1,430.00	70	164.45	154.00	143.00
71	1,815.00	1,699.50	1,578.50	71	181.50	169.95	157.85
72	1,996.50	1,870.00	1,738.00	72	199.65	187.00	173.80
73	2,200.00	2,057.00	1,914.00	73	220.00	205.70	191.40
74	2,425.50	2,271.50	2,112.00	74	242.55	227.15	211.20
75	2,667.50	2,497.00	2,321.00	75	266.75	249.70	232.10
76	2,997.50	2,805.00	2,607.00	76	299.75	280.50	260.70
77	3,366.00	3,146.00	2,926.00	77	336.60	314.60	292.60
78	3,778.50	3,536.50	3,289.00	78	377.85	353.65	328.90
79	4,246.00	3,971.00	3,690.50	79	424.60	397.10	369.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	506.00	478.50	451.00	18-39	50.60	47.85	45.10
40	506.00	478.50	451.00	40	50.60	47.85	45.10
41	528.00	500.50	467.50	41	52.80	50.05	46.75
42	544.50	517.00	489.50	42	54.45	51.70	48.95
43	566.50	539.00	506.00	43	56.65	53.90	50.60
44	583.00	555.50	522.50	44	58.30	55.55	52.25
45	605.00	572.00	539.00	45	60.50	57.20	53.90
46	627.00	594.00	561.00	46	62.70	59.40	56.10
47	649.00	616.00	583.00	47	64.90	61.60	58.30
48	676.50	638.00	599.50	48	67.65	63.80	59.95
49	698.50	660.00	621.50	49	69.85	66.00	62.15
50	720.50	682.00	643.50	50	72.05	68.20	64.35
51	742.50	704.00	665.50	51	74.25	70.40	66.55
52	764.50	726.00	682.00	52	76.45	72.60	68.20
53	786.50	742.50	698.50	53	78.65	74.25	69.85
54	803.00	764.50	720.50	54	80.30	76.45	72.05
55	825.00	781.00	737.00	55	82.50	78.10	73.70
56	874.50	830.50	781.00	56	87.45	83.05	78.10
57	924.00	874.50	825.00	57	92.40	87.45	82.50
58	979.00	924.00	869.00	58	97.90	92.40	86.90
59	1,034.00	979.00	918.50	59	103.40	97.90	91.85
60	1,089.00	1,028.50	968.00	60	108.90	102.85	96.80
61	1,160.50	1,100.00	1,034.00	61	116.05	110.00	103.40
62	1,237.50	1,171.50	1,100.00	62	123.75	117.15	110.00
63	1,314.50	1,243.00	1,166.00	63	131.45	124.30	116.60
64	1,397.00	1,320.00	1,243.00	64	139.70	132.00	124.30
65	1,485.00	1,402.50	1,320.00	65	148.50	140.25	132.00
66	1,611.50	1,523.50	1,430.00	66	161.15	152.35	143.00
67	1,743.50	1,650.00	1,551.00	67	174.35	165.00	155.10
68	1,886.50	1,782.00	1,677.50	68	188.65	178.20	167.75
69	2,040.50	1,930.50	1,815.00	69	204.05	193.05	181.50

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

REDUCED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	2,205.50	2,084.50	1,963.50	70	220.55	208.45	196.35
71	2,425.50	2,293.50	2,156.00	71	242.55	229.35	215.60
72	2,662.00	2,519.00	2,370.50	72	266.20	251.90	237.05
73	2,920.50	2,761.00	2,601.50	73	292.05	276.10	260.15
74	3,206.50	3,030.50	2,854.50	74	320.65	303.05	285.45
75	3,514.50	3,322.00	3,129.50	75	351.45	332.20	312.95
76	3,949.00	3,734.50	3,514.50	76	394.90	373.45	351.45
77	4,427.50	4,185.50	3,943.50	77	442.75	418.55	394.35
78	4,966.50	4,697.00	4,427.50	78	496.65	469.70	442.75
79	5,577.00	5,274.50	4,972.00	79	557.70	527.45	497.20

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	143.00	132.00	121.00	18-39	14.30	13.20	12.10
40	143.00	132.00	121.00	40	14.30	13.20	12.10
41	148.50	137.50	126.50	41	14.85	13.75	12.65
42	154.00	143.00	132.00	42	15.40	14.30	13.20
43	159.50	148.50	137.50	43	15.95	14.85	13.75
44	165.00	154.00	143.00	44	16.50	15.40	14.30
45	170.50	159.50	148.50	45	17.05	15.95	14.85
46	176.00	165.00	154.00	46	17.60	16.50	15.40
47	181.50	170.50	154.00	47	18.15	17.05	15.40
48	187.00	176.00	159.50	48	18.70	17.60	15.95
49	192.50	181.50	165.00	49	19.25	18.15	16.50
50	198.00	187.00	170.50	50	19.80	18.70	17.05
51	209.00	198.00	181.50	51	20.90	19.80	18.15
52	220.00	203.50	187.00	52	22.00	20.35	18.70
53	231.00	214.50	198.00	53	23.10	21.45	19.80
54	242.00	225.50	209.00	54	24.20	22.55	20.90
55	247.50	231.00	214.50	55	24.75	23.10	21.45
56	264.00	247.50	231.00	56	26.40	24.75	23.10
57	286.00	269.50	247.50	57	28.60	26.95	24.75
58	302.50	286.00	264.00	58	30.25	28.60	26.40
59	324.50	302.50	280.50	59	32.45	30.25	28.05
60	341.00	319.00	297.00	60	34.10	31.90	29.70
61	368.50	346.50	319.00	61	36.85	34.65	31.90
62	396.00	368.50	341.00	62	39.60	36.85	34.10
63	423.50	396.00	368.50	63	42.35	39.60	36.85
64	456.50	423.50	390.50	64	45.65	42.35	39.05
65	484.00	451.00	418.00	65	48.40	45.10	41.80
66	533.50	495.00	456.50	66	53.35	49.50	45.65
67	577.50	539.00	500.50	67	57.75	53.90	50.05
68	632.50	588.50	539.00	68	63.25	58.85	53.90
69	687.50	638.00	588.50	69	68.75	63.80	58.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	748.00	693.00	638.00	70	74.80	69.30	63.80
71	836.00	775.50	715.00	71	83.60	77.55	71.50
72	924.00	858.00	792.00	72	92.40	85.80	79.20
73	1,028.50	957.00	885.50	73	102.85	95.70	88.55
74	1,144.00	1,067.00	984.50	74	114.40	106.70	98.45
75	1,265.00	1,182.50	1,094.50	75	126.50	118.25	109.45
76	1,408.00	1,314.50	1,221.00	76	140.80	131.45	122.10
77	1,567.50	1,463.00	1,353.00	77	156.75	146.30	135.30
78	1,738.00	1,622.50	1,501.50	78	173.80	162.25	150.15
79	1,930.50	1,804.00	1,672.00	79	193.05	180.40	167.20
80		2,002.00	1,853.50	80	214.50	200.20	185.35
81		2,222.00	2,057.00	81	238.15	222.20	205.70
82		2,464.00	2,282.50	82	264.55	246.40	228.25
83		2,733.50	2,530.00	83	293.15	273.35	253.00
84		3,036.00	2,810.50	84	325.60	303.60	281.05
				85	360.80	336.05	311.30
				86	405.90	378.40	350.35
				87	457.05	425.70	394.35
				88	514.25	478.50	443.30
				89	578.05	538.45	498.85
				90	650.65	606.10	561.00
				91	731.50	681.45	631.40
				92	823.35	766.70	710.05
				93	926.20	862.40	799.15
				94	1,041.70	970.20	898.70
				95	1,172.05	1,091.75	1,010.90
				96	1,318.35	1,228.15	1,137.40
				97	1,483.35	1,381.60	1,279.85
				98	1,668.70	1,554.30	1,439.35
				99	1,877.15	1,748.45	1,619.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	170.50	159.50	148.50	18-39	17.05	15.95	14.85
40	170.50	159.50	148.50	40	17.05	15.95	14.85
41	181.50	170.50	154.00	41	18.15	17.05	15.40
42	187.00	176.00	159.50	42	18.70	17.60	15.95
43	192.50	181.50	165.00	43	19.25	18.15	16.50
44	198.00	187.00	170.50	44	19.80	18.70	17.05
45	203.50	192.50	181.50	45	20.35	19.25	18.15
46	209.00	198.00	187.00	46	20.90	19.80	18.70
47	214.50	203.50	192.50	47	21.45	20.35	19.25
48	225.50	214.50	198.00	48	22.55	21.45	19.80
49	231.00	220.00	203.50	49	23.10	22.00	20.35
50	236.50	225.50	209.00	50	23.65	22.55	20.90
51	253.00	236.50	220.00	51	25.30	23.65	22.00
52	264.00	247.50	231.00	52	26.40	24.75	23.10
53	275.00	258.50	236.50	53	27.50	25.85	23.65
54	286.00	269.50	247.50	54	28.60	26.95	24.75
55	297.00	275.00	253.00	55	29.70	27.50	25.30
56	319.00	297.00	275.00	56	31.90	29.70	27.50
57	341.00	319.00	291.50	57	34.10	31.90	29.15
58	363.00	341.00	313.50	58	36.30	34.10	31.35
59	390.50	363.00	335.50	59	39.05	36.30	33.55
60	412.50	385.00	357.50	60	41.25	38.50	35.75
61	445.50	418.00	385.00	61	44.55	41.80	38.50
62	478.50	445.50	412.50	62	47.85	44.55	41.25
63	511.50	478.50	445.50	63	51.15	47.85	44.55
64	544.50	511.50	473.00	64	54.45	51.15	47.30
65	583.00	544.50	506.00	65	58.30	54.45	50.60
66	643.50	599.50	555.50	66	64.35	59.95	55.55
67	709.50	660.00	610.50	67	70.95	66.00	61.05
68	775.50	720.50	665.50	68	77.55	72.05	66.55
69	852.50	792.00	726.00	69	85.25	79.20	72.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	935.00	863.50	792.00	70	93.50	86.35	79.20
71	1,045.00	968.00	885.50	71	104.50	96.80	88.55
72	1,160.50	1,078.00	990.00	72	116.05	107.80	99.00
73	1,292.50	1,199.00	1,105.50	73	129.25	119.90	110.55
74	1,435.50	1,336.50	1,237.50	74	143.55	133.65	123.75
75	1,595.00	1,490.50	1,380.50	75	159.50	149.05	138.05
76	1,776.50	1,661.00	1,540.00	76	177.65	166.10	154.00
77	1,974.50	1,842.50	1,710.50	77	197.45	184.25	171.05
78	2,194.50	2,051.50	1,903.00	78	219.45	205.15	190.30
79	2,442.00	2,277.00	2,112.00	79	244.20	227.70	211.20
				80	271.15	253.00	234.85
				81	299.75	279.95	259.60
				82	331.65	309.65	287.10
				83	366.30	341.55	316.80
				84	404.80	377.85	350.35
				85	447.15	416.90	386.65
				86	503.25	469.15	435.05
				87	565.95	528.00	489.50
				88	636.90	594.00	550.55
				89	716.65	668.25	619.85
				90	806.30	751.30	696.85
				91	906.95	845.35	784.30
				92	1,020.25	950.95	882.20
				93	1,147.30	1,069.75	992.20
				94	1,290.85	1,203.40	1,116.50
				95	1,452.55	1,354.10	1,255.65
				96	1,634.05	1,523.50	1,412.95
				97	1,838.10	1,713.80	1,589.50
				98	2,068.00	1,927.75	1,788.05
				99	2,325.95	2,168.65	2,011.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	225.50	214.50	198.00	18-39	22.55	21.45	19.80
40	225.50	214.50	198.00	40	22.55	21.45	19.80
41	236.50	225.50	209.00	41	23.65	22.55	20.90
42	242.00	231.00	214.50	42	24.20	23.10	21.45
43	253.00	236.50	220.00	43	25.30	23.65	22.00
44	258.50	242.00	225.50	44	25.85	24.20	22.55
45	264.00	247.50	231.00	45	26.40	24.75	23.10
46	275.00	258.50	242.00	46	27.50	25.85	24.20
47	280.50	264.00	247.50	47	28.05	26.40	24.75
48	291.50	275.00	258.50	48	29.15	27.50	25.85
49	302.50	286.00	264.00	49	30.25	28.60	26.40
50	308.00	291.50	269.50	50	30.80	29.15	26.95
51	319.00	302.50	280.50	51	31.90	30.25	28.05
52	330.00	313.50	291.50	52	33.00	31.35	29.15
53	341.00	319.00	297.00	53	34.10	31.90	29.70
54	352.00	330.00	308.00	54	35.20	33.00	30.80
55	363.00	341.00	313.50	55	36.30	34.10	31.35
56	390.50	363.00	335.50	56	39.05	36.30	33.55
57	418.00	390.50	363.00	57	41.80	39.05	36.30
58	451.00	418.00	385.00	58	45.10	41.80	38.50
59	478.50	445.50	412.50	59	47.85	44.55	41.25
60	511.50	478.50	440.00	60	51.15	47.85	44.00
61	550.00	511.50	473.00	61	55.00	51.15	47.30
62	588.50	550.00	506.00	62	58.85	55.00	50.60
63	632.50	588.50	544.50	63	63.25	58.85	54.45
64	676.50	632.50	583.00	64	67.65	63.25	58.30
65	720.50	671.00	621.50	65	72.05	67.10	62.15
66	797.50	742.50	687.50	66	79.75	74.25	68.75
67	880.00	819.50	753.50	67	88.00	81.95	75.35
68	968.00	902.00	830.50	68	96.80	90.20	83.05
69	1,067.00	990.00	913.00	69	106.70	99.00	91.30

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,177.00	1,089.00	1,001.00	70	117.70	108.90	100.10
71	1,320.00	1,221.00	1,122.00	71	132.00	122.10	112.20
72	1,468.50	1,364.00	1,259.50	72	146.85	136.40	125.95
73	1,644.50	1,529.00	1,413.50	73	164.45	152.90	141.35
74	1,837.00	1,710.50	1,584.00	74	183.70	171.05	158.40
75	2,046.00	1,908.50	1,771.00	75	204.60	190.85	177.10
76	2,277.00	2,128.50	1,974.50	76	227.70	212.85	197.45
77	2,530.00	2,365.00	2,194.50	77	253.00	236.50	219.45
78	2,816.00	2,629.00	2,442.00	78	281.60	262.90	244.20
79	3,129.50	2,920.50	2,711.50	79	312.95	292.05	271.15
				80	347.60	324.50	301.40
				81	387.20	361.90	336.05
				82	431.20	402.60	374.00
				83	480.70	448.80	416.90
				84	535.15	499.95	464.20
				85	595.65	556.05	516.45
				86	670.45	625.90	581.35
				87	754.05	704.00	653.95
				88	848.65	792.00	735.35
				89	954.25	891.00	827.75
				90	1,073.60	1,002.10	931.15
				91	1,207.80	1,127.50	1,047.20
				92	1,358.50	1,268.30	1,178.10
				93	1,528.45	1,427.25	1,325.50
				94	1,719.85	1,605.45	1,491.05
				95	1,934.35	1,806.20	1,677.50
				96	2,176.35	2,031.70	1,887.05
				97	2,448.60	2,285.80	2,123.00
				98	2,754.40	2,571.25	2,388.10
				99	3,098.70	2,892.45	2,686.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
18-39	286.00	275.00	258.50	18-39	28.60	27.50	25.85
40	286.00	275.00	258.50	40	28.60	27.50	25.85
41	297.00	286.00	269.50	41	29.70	28.60	26.95
42	308.00	291.50	275.00	42	30.80	29.15	27.50
43	319.00	302.50	286.00	43	31.90	30.25	28.60
44	324.50	308.00	291.50	44	32.45	30.80	29.15
45	335.50	319.00	302.50	45	33.55	31.90	30.25
46	346.50	330.00	313.50	46	34.65	33.00	31.35
47	357.50	341.00	319.00	47	35.75	34.10	31.90
48	368.50	352.00	330.00	48	36.85	35.20	33.00
49	379.50	363.00	341.00	49	37.95	36.30	34.10
50	390.50	368.50	346.50	50	39.05	36.85	34.65
51	412.50	390.50	363.00	51	41.25	39.05	36.30
52	429.00	407.00	379.50	52	42.90	40.70	37.95
53	451.00	429.00	401.50	53	45.10	42.90	40.15
54	473.00	445.50	418.00	54	47.30	44.55	41.80
55	489.50	462.00	434.50	55	48.95	46.20	43.45
56	522.50	495.00	462.00	56	52.25	49.50	46.20
57	555.50	528.00	495.00	57	55.55	52.80	49.50
58	588.50	555.50	522.50	58	58.85	55.55	52.25
59	627.00	594.00	555.50	59	62.70	59.40	55.55
60	660.00	627.00	588.50	60	66.00	62.70	58.85
61	709.50	671.00	632.50	61	70.95	67.10	63.25
62	764.50	726.00	682.00	62	76.45	72.60	68.20
63	819.50	775.50	731.50	63	81.95	77.55	73.15
64	885.50	836.00	786.50	64	88.55	83.60	78.65
65	946.00	896.50	841.50	65	94.60	89.65	84.15
66	1,045.00	984.50	924.00	66	104.50	98.45	92.40
67	1,149.50	1,083.50	1,012.00	67	114.95	108.35	101.20
68	1,259.50	1,182.50	1,105.50	68	125.95	118.25	110.55
69	1,386.00	1,303.50	1,215.50	69	138.60	130.35	121.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-COLR

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
70	1,523.50	1,424.50	1,325.50	70	152.35	142.45	132.55
71	1,699.50	1,595.00	1,485.00	71	169.95	159.50	148.50
72	1,892.00	1,776.50	1,661.00	72	189.20	177.65	166.10
73	2,112.00	1,985.50	1,859.00	73	211.20	198.55	185.90
74	2,354.00	2,216.50	2,079.00	74	235.40	221.65	207.90
75	2,618.00	2,475.00	2,326.50	75	261.80	247.50	232.65
76	2,915.00	2,755.50	2,590.50	76	291.50	275.55	259.05
77	3,239.50	3,058.00	2,876.50	77	323.95	305.80	287.65
78	3,602.50	3,404.50	3,201.00	78	360.25	340.45	320.10
79	4,004.00	3,784.00	3,558.50	79	400.40	378.40	355.85
				80	444.95	420.20	395.45
				81	495.00	467.50	440.00
				82	550.00	519.75	488.95
				83	611.60	577.50	543.40
				84	679.80	642.40	604.45
				85	755.70	713.90	671.55
				86	850.30	803.55	755.70
				87	956.45	903.65	850.30
				88	1,076.35	1,016.95	956.45
				89	1,210.55	1,144.00	1,075.80
				90	1,361.80	1,287.00	1,210.55
				91	1,532.30	1,447.60	1,361.80
				92	1,723.70	1,628.55	1,531.75
				93	1,939.30	1,832.05	1,723.15
				94	2,181.85	2,060.85	1,938.75
				95	2,454.10	2,318.80	2,180.75
				96	2,761.00	2,608.10	2,453.55
				97	3,105.85	2,934.25	2,760.45
				98	3,494.15	3,301.10	3,105.30
				99	3,930.85	3,713.60	3,493.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	209.00	192.50	176.00	18-39	20.90	19.25	17.60
40	209.00	192.50	176.00	40	20.90	19.25	17.60
41	220.00	203.50	187.00	41	22.00	20.35	18.70
42	231.00	214.50	192.50	42	23.10	21.45	19.25
43	236.50	220.00	203.50	43	23.65	22.00	20.35
44	247.50	231.00	209.00	44	24.75	23.10	20.90
45	258.50	242.00	220.00	45	25.85	24.20	22.00
46	264.00	247.50	225.50	46	26.40	24.75	22.55
47	275.00	258.50	236.50	47	27.50	25.85	23.65
48	286.00	269.50	247.50	48	28.60	26.95	24.75
49	297.00	280.50	258.50	49	29.70	28.05	25.85
50	308.00	286.00	264.00	50	30.80	28.60	26.40
51	324.50	302.50	275.00	51	32.45	30.25	27.50
52	335.50	313.50	286.00	52	33.55	31.35	28.60
53	352.00	324.50	297.00	53	35.20	32.45	29.70
54	368.50	341.00	308.00	54	36.85	34.10	30.80
55	379.50	352.00	319.00	55	37.95	35.20	31.90
56	407.00	374.00	341.00	56	40.70	37.40	34.10
57	429.00	396.00	363.00	57	42.90	39.60	36.30
58	456.50	423.50	385.00	58	45.65	42.35	38.50
59	484.00	451.00	412.50	59	48.40	45.10	41.25
60	511.50	473.00	434.50	60	51.15	47.30	43.45
61	550.00	511.50	467.50	61	55.00	51.15	46.75
62	588.50	550.00	506.00	62	58.85	55.00	50.60
63	632.50	588.50	539.00	63	63.25	58.85	53.90
64	682.00	632.50	583.00	64	68.20	63.25	58.30
65	726.00	676.50	621.50	65	72.60	67.65	62.15
66	786.50	731.50	676.50	66	78.65	73.15	67.65
67	852.50	792.00	731.50	67	85.25	79.20	73.15
68	924.00	858.00	792.00	68	92.40	85.80	79.20
69	1,001.00	929.50	858.00	69	100.10	92.95	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,078.00	1,001.00	924.00	70	107.80	100.10	92.40
71	1,188.00	1,105.50	1,023.00	71	118.80	110.55	102.30
72	1,309.00	1,221.00	1,127.50	72	130.90	122.10	112.75
73	1,446.50	1,347.50	1,243.00	73	144.65	134.75	124.30
74	1,589.50	1,485.00	1,375.00	74	158.95	148.50	137.50
75	1,749.00	1,633.50	1,512.50	75	174.90	163.35	151.25
76	1,963.50	1,831.50	1,699.50	76	196.35	183.15	169.95
77	2,194.50	2,051.50	1,903.00	77	219.45	205.15	190.30
78	2,458.50	2,293.50	2,128.50	78	245.85	229.35	212.85
79	2,755.50	2,568.50	2,381.50	79	275.55	256.85	238.15
80		2,876.50	2,667.50	80		287.65	266.75
81		3,201.00	2,970.00	81		320.10	297.00
82		3,558.50	3,300.00	82		355.85	330.00
83		3,954.50	3,668.50	83		395.45	366.85
84		4,394.50	4,075.50	84		439.45	407.55

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	253.00	236.50	220.00	18-39	25.30	23.65	22.00
40	253.00	236.50	220.00	40	25.30	23.65	22.00
41	264.00	247.50	231.00	41	26.40	24.75	23.10
42	280.50	264.00	242.00	42	28.05	26.40	24.20
43	291.50	269.50	247.50	43	29.15	26.95	24.75
44	302.50	280.50	258.50	44	30.25	28.05	25.85
45	313.50	291.50	269.50	45	31.35	29.15	26.95
46	330.00	308.00	280.50	46	33.00	30.80	28.05
47	341.00	319.00	291.50	47	34.10	31.90	29.15
48	357.50	330.00	302.50	48	35.75	33.00	30.25
49	374.00	346.50	313.50	49	37.40	34.65	31.35
50	385.00	357.50	324.50	50	38.50	35.75	32.45
51	401.50	374.00	341.00	51	40.15	37.40	34.10
52	418.00	385.00	352.00	52	41.80	38.50	35.20
53	434.50	401.50	368.50	53	43.45	40.15	36.85
54	451.00	418.00	385.00	54	45.10	41.80	38.50
55	467.50	434.50	396.00	55	46.75	43.45	39.60
56	500.50	462.00	423.50	56	50.05	46.20	42.35
57	533.50	495.00	451.00	57	53.35	49.50	45.10
58	566.50	528.00	484.00	58	56.65	52.80	48.40
59	605.00	561.00	511.50	59	60.50	56.10	51.15
60	638.00	594.00	544.50	60	63.80	59.40	54.45
61	687.50	638.00	588.50	61	68.75	63.80	58.85
62	731.50	682.00	627.00	62	73.15	68.20	62.70
63	786.50	731.50	671.00	63	78.65	73.15	67.10
64	841.50	781.00	720.50	64	84.15	78.10	72.05
65	896.50	836.00	770.00	65	89.65	83.60	77.00
66	979.00	913.00	841.50	66	97.90	91.30	84.15
67	1,061.50	990.00	913.00	67	106.15	99.00	91.30
68	1,155.00	1,072.50	990.00	68	115.50	107.25	99.00
69	1,254.00	1,166.00	1,078.00	69	125.40	116.60	107.80

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,358.50	1,265.00	1,166.00	70	135.85	126.50	116.60
71	1,501.50	1,397.00	1,292.50	71	150.15	139.70	129.25
72	1,661.00	1,545.50	1,430.00	72	166.10	154.55	143.00
73	1,831.50	1,705.00	1,578.50	73	183.15	170.50	157.85
74	2,018.50	1,886.50	1,749.00	74	201.85	188.65	174.90
75	2,227.50	2,079.00	1,930.50	75	222.75	207.90	193.05
76	2,480.50	2,315.50	2,150.50	76	248.05	231.55	215.05
77	2,761.00	2,579.50	2,392.50	77	276.10	257.95	239.25
78	3,069.00	2,865.50	2,662.00	78	306.90	286.55	266.20
79	3,415.50	3,190.00	2,959.00	79	341.55	319.00	295.90

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	324.50	302.50	275.00	18-39	32.45	30.25	27.50
40	324.50	302.50	275.00	40	32.45	30.25	27.50
41	341.00	319.00	291.50	41	34.10	31.90	29.15
42	352.00	330.00	302.50	42	35.20	33.00	30.25
43	368.50	341.00	313.50	43	36.85	34.10	31.35
44	379.50	352.00	324.50	44	37.95	35.20	32.45
45	396.00	368.50	341.00	45	39.60	36.85	34.10
46	412.50	385.00	352.00	46	41.25	38.50	35.20
47	429.00	401.50	368.50	47	42.90	40.15	36.85
48	445.50	418.00	385.00	48	44.55	41.80	38.50
49	462.00	434.50	401.50	49	46.20	43.45	40.15
50	478.50	445.50	412.50	50	47.85	44.55	41.25
51	500.50	467.50	434.50	51	50.05	46.75	43.45
52	522.50	489.50	451.00	52	52.25	48.95	45.10
53	544.50	506.00	467.50	53	54.45	50.60	46.75
54	566.50	528.00	489.50	54	56.65	52.80	48.95
55	588.50	550.00	506.00	55	58.85	55.00	50.60
56	627.00	583.00	539.00	56	62.70	58.30	53.90
57	665.50	621.50	572.00	57	66.55	62.15	57.20
58	709.50	660.00	610.50	58	70.95	66.00	61.05
59	753.50	698.50	643.50	59	75.35	69.85	64.35
60	797.50	742.50	682.00	60	79.75	74.25	68.20
61	858.00	797.50	731.50	61	85.80	79.75	73.15
62	913.00	852.50	786.50	62	91.30	85.25	78.65
63	979.00	913.00	841.50	63	97.90	91.30	84.15
64	1,045.00	973.50	902.00	64	104.50	97.35	90.20
65	1,116.50	1,039.50	962.50	65	111.65	103.95	96.25
66	1,221.00	1,138.50	1,050.50	66	122.10	113.85	105.05
67	1,336.50	1,243.00	1,149.50	67	133.65	124.30	114.95
68	1,457.50	1,358.50	1,254.00	68	145.75	135.85	125.40
69	1,589.50	1,479.50	1,369.50	69	158.95	147.95	136.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	1,732.50	1,611.50	1,490.50	70	173.25	161.15	149.05
71	1,919.50	1,787.50	1,655.50	71	191.95	178.75	165.55
72	2,128.50	1,985.50	1,837.00	72	212.85	198.55	183.70
73	2,354.00	2,194.50	2,035.00	73	235.40	219.45	203.50
74	2,607.00	2,431.00	2,255.00	74	260.70	243.10	225.50
75	2,882.00	2,689.50	2,497.00	75	288.20	268.95	249.70
76	3,234.00	3,019.50	2,805.00	76	323.40	301.95	280.50
77	3,624.50	3,388.00	3,146.00	77	362.45	338.80	314.60
78	4,064.50	3,795.00	3,525.50	78	406.45	379.50	352.55
79	4,554.00	4,257.00	3,954.50	79	455.40	425.70	395.45

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
18-39	412.50	390.50	368.50	18-39	41.25	39.05	36.85
40	412.50	390.50	368.50	40	41.25	39.05	36.85
41	434.50	412.50	385.00	41	43.45	41.25	38.50
42	451.00	429.00	401.50	42	45.10	42.90	40.15
43	467.50	445.50	418.00	43	46.75	44.55	41.80
44	489.50	462.00	434.50	44	48.95	46.20	43.45
45	511.50	484.00	456.50	45	51.15	48.40	45.65
46	528.00	500.50	473.00	46	52.80	50.05	47.30
47	550.00	522.50	495.00	47	55.00	52.25	49.50
48	577.50	550.00	517.00	48	57.75	55.00	51.70
49	599.50	566.50	533.50	49	59.95	56.65	53.35
50	621.50	588.50	555.50	50	62.15	58.85	55.55
51	654.50	621.50	583.00	51	65.45	62.15	58.30
52	687.50	654.50	616.00	52	68.75	65.45	61.60
53	720.50	682.00	643.50	53	72.05	68.20	64.35
54	759.00	720.50	676.50	54	75.90	72.05	67.65
55	792.00	748.00	704.00	55	79.20	74.80	70.40
56	841.50	797.50	748.00	56	84.15	79.75	74.80
57	896.50	847.00	797.50	57	89.65	84.70	79.75
58	951.50	896.50	841.50	58	95.15	89.65	84.15
59	1,006.50	951.50	896.50	59	100.65	95.15	89.65
60	1,067.00	1,006.50	946.00	60	106.70	100.65	94.60
61	1,144.00	1,083.50	1,017.50	61	114.40	108.35	101.75
62	1,226.50	1,160.50	1,089.00	62	122.65	116.05	108.90
63	1,309.00	1,237.50	1,166.00	63	130.90	123.75	116.60
64	1,402.50	1,325.50	1,248.50	64	140.25	132.55	124.85
65	1,496.00	1,413.50	1,331.00	65	149.60	141.35	133.10
66	1,633.50	1,545.50	1,452.00	66	163.35	154.55	145.20
67	1,782.00	1,683.00	1,584.00	67	178.20	168.30	158.40
68	1,936.00	1,831.50	1,727.00	68	193.60	183.15	172.70
69	2,112.00	1,996.50	1,881.00	69	211.20	199.65	188.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED SIMPLE INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIS

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
70	2,299.00	2,172.50	2,046.00	70	229.90	217.25	204.60
71	2,541.00	2,403.50	2,266.00	71	254.10	240.35	226.60
72	2,805.00	2,656.50	2,502.50	72	280.50	265.65	250.25
73	3,096.50	2,931.50	2,766.50	73	309.65	293.15	276.65
74	3,415.50	3,239.50	3,063.50	74	341.55	323.95	306.35
75	3,767.50	3,575.00	3,382.50	75	376.75	357.50	338.25
76	4,224.00	4,009.50	3,795.00	76	422.40	400.95	379.50
77	4,730.00	4,493.50	4,251.50	77	473.00	449.35	425.15
78	5,302.00	5,038.00	4,768.50	78	530.20	503.80	476.85
79	5,940.00	5,643.00	5,346.00	79	594.00	564.30	534.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	291.50	275.00	253.00	18-39	29.15	27.50	25.30
40	291.50	275.00	253.00	40	29.15	27.50	25.30
41	302.50	286.00	264.00	41	30.25	28.60	26.40
42	313.50	291.50	269.50	42	31.35	29.15	26.95
43	324.50	302.50	280.50	43	32.45	30.25	28.05
44	330.00	313.50	291.50	44	33.00	31.35	29.15
45	341.00	319.00	297.00	45	34.10	31.90	29.70
46	352.00	330.00	308.00	46	35.20	33.00	30.80
47	363.00	341.00	319.00	47	36.30	34.10	31.90
48	374.00	352.00	330.00	48	37.40	35.20	33.00
49	385.00	363.00	341.00	49	38.50	36.30	34.10
50	396.00	374.00	346.50	50	39.60	37.40	34.65
51	412.50	385.00	357.50	51	41.25	38.50	35.75
52	423.50	396.00	368.50	52	42.35	39.60	36.85
53	434.50	407.00	379.50	53	43.45	40.70	37.95
54	451.00	423.50	390.50	54	45.10	42.35	39.05
55	462.00	429.00	396.00	55	46.20	42.90	39.60
56	489.50	456.50	418.00	56	48.95	45.65	41.80
57	511.50	478.50	445.50	57	51.15	47.85	44.55
58	539.00	506.00	467.50	58	53.90	50.60	46.75
59	566.50	533.50	495.00	59	56.65	53.35	49.50
60	594.00	555.50	517.00	60	59.40	55.55	51.70
61	638.00	599.50	555.50	61	63.80	59.95	55.55
62	682.00	638.00	594.00	62	68.20	63.80	59.40
63	731.50	682.00	632.50	63	73.15	68.20	63.25
64	781.00	726.00	671.00	64	78.10	72.60	67.10
65	830.50	775.50	715.00	65	83.05	77.55	71.50
66	896.50	836.00	770.00	66	89.65	83.60	77.00
67	962.50	896.50	830.50	67	96.25	89.65	83.05
68	1,039.50	968.00	896.50	68	103.95	96.80	89.65
69	1,116.50	1,039.50	962.50	69	111.65	103.95	96.25

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,199.00	1,116.50	1,034.00	70	119.90	111.65	103.40
71	1,314.50	1,226.50	1,138.50	71	131.45	122.65	113.85
72	1,441.00	1,347.50	1,248.50	72	144.10	134.75	124.85
73	1,584.00	1,474.00	1,364.00	73	158.40	147.40	136.40
74	1,732.50	1,617.00	1,496.00	74	173.25	161.70	149.60
75	1,897.50	1,771.00	1,639.00	75	189.75	177.10	163.90
76	2,123.00	1,980.00	1,837.00	76	212.30	198.00	183.70
77	2,376.00	2,216.50	2,051.50	77	237.60	221.65	205.15
78	2,656.50	2,475.00	2,293.50	78	265.65	247.50	229.35
79	2,970.00	2,766.50	2,563.00	79	297.00	276.65	256.30
80		3,091.00	2,865.50	80		309.10	286.55
81		3,415.50	3,162.50	81		341.55	316.25
82		3,762.00	3,487.00	82		376.20	348.70
83		4,152.50	3,850.00	83		415.25	385.00
84		4,581.50	4,246.00	84		458.15	424.60

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	363.00	341.00	313.50	18-39	36.30	34.10	31.35
40	363.00	341.00	313.50	40	36.30	34.10	31.35
41	379.50	352.00	324.50	41	37.95	35.20	32.45
42	390.50	363.00	335.50	42	39.05	36.30	33.55
43	401.50	374.00	346.50	43	40.15	37.40	34.65
44	418.00	390.50	357.50	44	41.80	39.05	35.75
45	429.00	401.50	374.00	45	42.90	40.15	37.40
46	445.50	418.00	385.00	46	44.55	41.80	38.50
47	456.50	429.00	396.00	47	45.65	42.90	39.60
48	473.00	445.50	412.50	48	47.30	44.55	41.25
49	489.50	456.50	423.50	49	48.95	45.65	42.35
50	500.50	467.50	434.50	50	50.05	46.75	43.45
51	517.00	484.00	451.00	51	51.70	48.40	45.10
52	533.50	500.50	462.00	52	53.35	50.05	46.20
53	550.00	511.50	473.00	53	55.00	51.15	47.30
54	566.50	528.00	489.50	54	56.65	52.80	48.95
55	577.50	539.00	500.50	55	57.75	53.90	50.05
56	610.50	572.00	533.50	56	61.05	57.20	53.35
57	649.00	605.00	561.00	57	64.90	60.50	56.10
58	682.00	638.00	588.50	58	68.20	63.80	58.85
59	720.50	671.00	621.50	59	72.05	67.10	62.15
60	759.00	709.50	654.50	60	75.90	70.95	65.45
61	808.50	753.50	698.50	61	80.85	75.35	69.85
62	863.50	803.00	742.50	62	86.35	80.30	74.25
63	918.50	858.00	792.00	63	91.85	85.80	79.20
64	979.00	913.00	847.00	64	97.90	91.30	84.70
65	1,039.50	968.00	896.50	65	103.95	96.80	89.65
66	1,122.00	1,045.00	968.00	66	112.20	104.50	96.80
67	1,210.00	1,127.50	1,045.00	67	121.00	112.75	104.50
68	1,309.00	1,221.00	1,133.00	68	130.90	122.10	113.30
69	1,408.00	1,314.50	1,221.00	69	140.80	131.45	122.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,518.00	1,419.00	1,314.50	70	151.80	141.90	131.45
71	1,672.00	1,562.00	1,446.50	71	167.20	156.20	144.65
72	1,837.00	1,716.00	1,589.50	72	183.70	171.60	158.95
73	2,018.50	1,886.50	1,749.00	73	201.85	188.65	174.90
74	2,216.50	2,068.00	1,919.50	74	221.65	206.80	191.95
75	2,436.50	2,271.50	2,106.50	75	243.65	227.15	210.65
76	2,700.50	2,519.00	2,337.50	76	270.05	251.90	233.75
77	2,992.00	2,788.50	2,585.00	77	299.20	278.85	258.50
78	3,311.00	3,091.00	2,865.50	78	331.10	309.10	286.55
79	3,663.00	3,421.00	3,173.50	79	366.30	342.10	317.35

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	445.50	418.00	385.00	18-39	44.55	41.80	38.50
40	445.50	418.00	385.00	40	44.55	41.80	38.50
41	462.00	434.50	401.50	41	46.20	43.45	40.15
42	478.50	451.00	418.00	42	47.85	45.10	41.80
43	495.00	462.00	429.00	43	49.50	46.20	42.90
44	511.50	478.50	445.50	44	51.15	47.85	44.55
45	533.50	500.50	462.00	45	53.35	50.05	46.20
46	550.00	517.00	478.50	46	55.00	51.70	47.85
47	566.50	533.50	495.00	47	56.65	53.35	49.50
48	588.50	550.00	511.50	48	58.85	55.00	51.15
49	610.50	572.00	528.00	49	61.05	57.20	52.80
50	627.00	588.50	544.50	50	62.70	58.85	54.45
51	649.00	610.50	566.50	51	64.90	61.05	56.65
52	671.00	627.00	583.00	52	67.10	62.70	58.30
53	698.50	654.50	605.00	53	69.85	65.45	60.50
54	720.50	676.50	627.00	54	72.05	67.65	62.70
55	742.50	693.00	643.50	55	74.25	69.30	64.35
56	786.50	737.00	682.00	56	78.65	73.70	68.20
57	825.00	770.00	715.00	57	82.50	77.00	71.50
58	869.00	814.00	753.50	58	86.90	81.40	75.35
59	913.00	852.50	792.00	59	91.30	85.25	79.20
60	957.00	896.50	830.50	60	95.70	89.65	83.05
61	1,023.00	957.00	885.50	61	102.30	95.70	88.55
62	1,083.50	1,012.00	940.50	62	108.35	101.20	94.05
63	1,155.00	1,078.00	1,001.00	63	115.50	107.80	100.10
64	1,226.50	1,149.50	1,067.00	64	122.65	114.95	106.70
65	1,303.50	1,221.00	1,133.00	65	130.35	122.10	113.30
66	1,413.50	1,320.00	1,226.50	66	141.35	132.00	122.65
67	1,534.50	1,435.50	1,331.00	67	153.45	143.55	133.10
68	1,661.00	1,551.00	1,441.00	68	166.10	155.10	144.10
69	1,798.50	1,677.50	1,556.50	69	179.85	167.75	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 an additional 25% of total premium (Rider H-NF3-6)

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	1,947.00	1,815.00	1,683.00	70	194.70	181.50	168.30
71	2,145.00	2,002.00	1,859.00	71	214.50	200.20	185.90
72	2,359.50	2,205.50	2,046.00	72	235.95	220.55	204.60
73	2,601.50	2,425.50	2,249.50	73	260.15	242.55	224.95
74	2,860.00	2,673.00	2,480.50	74	286.00	267.30	248.05
75	3,146.00	2,937.00	2,728.00	75	314.60	293.70	272.80
76	3,520.00	3,289.00	3,052.50	76	352.00	328.90	305.25
77	3,938.00	3,679.50	3,415.50	77	393.80	367.95	341.55
78	4,400.00	4,108.50	3,817.00	78	440.00	410.85	381.70
79	4,922.50	4,598.00	4,268.00	79	492.25	459.80	426.80

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
18-39	572.00	539.00	506.00	18-39	57.20	53.90	50.60
40	572.00	539.00	506.00	40	57.20	53.90	50.60
41	594.00	561.00	528.00	41	59.40	56.10	52.80
42	616.00	583.00	550.00	42	61.60	58.30	55.00
43	643.50	605.00	566.50	43	64.35	60.50	56.65
44	665.50	627.00	588.50	44	66.55	62.70	58.85
45	687.50	649.00	610.50	45	68.75	64.90	61.05
46	715.00	676.50	632.50	46	71.50	67.65	63.25
47	742.50	704.00	660.00	47	74.25	70.40	66.00
48	770.00	726.00	682.00	48	77.00	72.60	68.20
49	797.50	753.50	709.50	49	79.75	75.35	70.95
50	825.00	781.00	731.50	50	82.50	78.10	73.15
51	858.00	814.00	764.50	51	85.80	81.40	76.45
52	896.50	847.00	792.00	52	89.65	84.70	79.20
53	929.50	880.00	825.00	53	92.95	88.00	82.50
54	968.00	913.00	858.00	54	96.80	91.30	85.80
55	1,001.00	946.00	891.00	55	100.10	94.60	89.10
56	1,056.00	1,001.00	940.50	56	105.60	100.10	94.05
57	1,111.00	1,050.50	990.00	57	111.10	105.05	99.00
58	1,171.50	1,105.50	1,039.50	58	117.15	110.55	103.95
59	1,232.00	1,160.50	1,089.00	59	123.20	116.05	108.90
60	1,292.50	1,221.00	1,144.00	60	129.25	122.10	114.40
61	1,375.00	1,298.00	1,221.00	61	137.50	129.80	122.10
62	1,463.00	1,380.50	1,298.00	62	146.30	138.05	129.80
63	1,551.00	1,468.50	1,380.50	63	155.10	146.85	138.05
64	1,650.00	1,562.00	1,468.50	64	165.00	156.20	146.85
65	1,749.00	1,655.50	1,556.50	65	174.90	165.55	155.65
66	1,892.00	1,793.00	1,688.50	66	189.20	179.30	168.85
67	2,051.50	1,941.50	1,826.00	67	205.15	194.15	182.60
68	2,216.50	2,095.50	1,974.50	68	221.65	209.55	197.45
69	2,398.00	2,266.00	2,134.00	69	239.80	226.60	213.40

Fractional Premiums (expressed as a percent of annual premium)

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

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

EXHIBIT III

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

INCREASED COMPOUND INFLATION BENEFITS

FORM: H-LTC4JQ, et al.

RIDER: H-5AIC

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
70	2,590.50	2,447.50	2,304.50	70	259.05	244.75	230.45
71	2,843.50	2,689.50	2,530.00	71	284.35	268.95	253.00
72	3,124.00	2,953.50	2,777.50	72	312.40	295.35	277.75
73	3,426.50	3,239.50	3,047.00	73	342.65	323.95	304.70
74	3,762.00	3,553.00	3,344.00	74	376.20	355.30	334.40
75	4,125.00	3,899.50	3,668.50	75	412.50	389.95	366.85
76	4,614.50	4,361.50	4,103.00	76	461.45	436.15	410.30
77	5,164.50	4,878.50	4,587.00	77	516.45	487.85	458.70
78	5,775.00	5,456.00	5,131.50	78	577.50	545.60	513.15
79	6,457.00	6,099.50	5,736.50	79	645.70	609.95	573.65

Fractional Premiums (expressed as a percent of annual premium)

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

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



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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-129314937

Policy Forms: Long Term Care
Annual 5% Compound Benefit Inflation Rider
Annual 5% Simple Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider
Nonforfeiture Benefit Rider

H-LTC4JQ, et al.
H-5AIC
H-5AIS
H-COLR
H-NF3-6

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-LTC4JQ, et al. are existing tax-qualified individual comprehensive long term care policies of insurance previously approved in 1998. The form was issued in the District of Columbia from May 1998 through February 2001 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-129314937

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