

Attachment Z - AAA C-3 Pilot Testing: the 200 Scenarios ; "12" Scenario Subset (subset 1, shaded); "50" Scenario Subset

(subset 1 &2)

Descriptions of the Sequential Movement in Average 5-Year Treasury Rates over Selected Years Within Each Scenario

Met Life 9/30/96 "Annual" Scenarios

06-Aug-99

(Level Band is +/- 2% from Initial 5-Year Rate of 6.5%)

Subset	Scenario	STATISTICS OVER 10 YEARS										STATISTICS OVER 30 YEARS								
		AVERAGE 5-YEAR TREASURY RATE OVER YEARS				Scenario	MIN		MAX		AVG. 5-YEAR TREASURY RATE OVER YEARS			Scenario	MIN		MAX			
		0	1 and 2	3 thru 5	6 thru 10		5-Year Rate	In Year	5-Year Rate	In Year	11 thru 15	16 thru 20	21 thru 30		5-Year Rate	In Year	5-Year Rate	In Year		
1	11	6.5%	Level Band	Level Band	> 14.5%	up		3.8%	3	16.4%	7	> 10.5%	> 10.5%	Level Band	up/down		3.1%	27	16.4%	7
1	18	6.5%	Level Band	< 4.5%	< 4.5%	down		2.3%	7	6.5%	0	< 4.5%	< 2.5%	< 4.5%	down/up		1.6%	22	6.5%	0
1	25	6.5%	Level Band	< 4.5%	< 2.5%	down		1.2%	10	7.1%	1	< 4.5%	Level Band	Level Band	down/up	Yes	1.1%	11	7.9%	30
1	41	6.5%	Level Band	> 10.5%	> 10.5%	up		6.5%	0	12.7%	7	> 8.5%	Level Band	< 4.5%	up/down		2.3%	28	12.7%	7
1	60	6.5%	Level Band	Level Band	> 8.5%	up		5.3%	3	10.3%	10	> 10.5%	> 14.5%	> 14.5%	up		5.3%	3	19.5%	27
1	80	6.5%	Level Band	< 4.5%	< 4.5%	down		2.6%	7	6.5%	0	< 4.5%	> 8.5%	> 10.5%	down/up		2.6%	7	17.0%	30
1	88	6.5%	Level Band	> 10.5%	> 10.5%	up		6.5%	0	14.0%	5	> 10.5%	> 8.5%	Level Band	up/down		6.5%	0	14.0%	5
1	95	6.5%	Level Band	< 4.5%	< 4.5%	down		2.8%	9	6.5%	1	< 2.5%	< 2.5%	< 4.5%	down/up	Yes	1.3%	13	6.5%	1
1	107	6.5%	Level Band	> 8.5%	> 10.5%	up		5.7%	1	13.4%	10	> 10.5%	> 10.5%	> 10.5%	up		5.7%	1	18.0%	25
1	145	6.5%	Level Band	< 4.5%	< 2.5%	down		1.6%	10	6.6%	1	< 4.5%	Level Band	Level Band	down/up	Yes	1.6%	10	7.2%	26
1	179	6.5%	Level Band	> 10.5%	> 14.5%	up		5.6%	1	16.1%	6	> 14.5%	> 8.5%	Level Band	up/down		5.6%	1	16.1%	6
1	195	6.5%	Level Band	Level Band	> 10.5%	up		5.1%	3	15.2%	7	> 10.5%	> 10.5%	> 8.5%	up/down		5.1%	3	15.3%	20
2	2	6.5%	Level Band	Level Band	> 8.5%	up		4.6%	3	14.5%	10	> 10.5%	> 8.5%	> 8.5%	up/down		4.6%	3	18.5%	11
2	8	6.5%	Level Band	< 4.5%	< 4.5%	down		2.3%	5	6.5%	0	Level Band	< 4.5%	< 2.5%	down/up/down		1.9%	24	6.5%	0
2	12	6.5%	Level Band	> 8.5%	> 8.5%	up		6.5%	0	10.5%	9	> 8.5%	Level Band	Level Band	up/down		4.8%	23	10.8%	16
2	24	6.5%	Level Band	< 4.5%	Level Band	down/up	Yes	2.9%	4	6.5%	0	Level Band	Level Band	Level Band	down/up	Yes	2.9%	4	10.6%	29
2	27	6.5%	Level Band	Level Band	Level Band	level		6.5%	0	12.1%	10	> 14.5%	> 8.5%	Level Band	up/down		6.2%	22	16.2%	12
2	35	6.5%	Level Band	Level Band	> 10.5%	up		4.9%	3	11.5%	10	> 10.5%	> 10.5%	> 8.5%	up/down		4.9%	3	15.7%	24
2	43	6.5%	Level Band	Level Band	< 4.5%	down		3.3%	9	7.0%	3	< 2.5%	< 4.5%	< 4.5%	down/up	Yes	1.5%	14	7.0%	3
2	50	6.5%	Level Band	Level Band	< 4.5%	down		2.5%	10	8.0%	2	< 4.5%	Level Band	Level Band	down/up	Yes	2.5%	10	8.0%	2
2	54	6.5%	Level Band	> 8.5%	Level Band	up/down		4.7%	10	9.3%	4	Level Band	Level Band	Level Band	up/down		3.8%	21	10.7%	30
2	55	6.5%	Level Band	Level Band	< 4.5%	down		3.3%	6	6.7%	1	< 4.5%	< 4.5%	< 4.5%	down		2.0%	16	6.7%	1
2	63	6.5%	Level Band	> 8.5%	> 10.5%	up		6.5%	0	12.2%	7	> 10.5%	> 10.5%	> 8.5%	up/down		4.7%	29	14.8%	16
2	64	6.5%	Level Band	< 4.5%	< 4.5%	down		2.2%	9	6.5%	0	< 2.5%	< 2.5%	< 4.5%	down/up	Yes	1.6%	15	6.5%	0
2	73	6.5%	Level Band	> 8.5%	> 10.5%	up		6.5%	0	13.4%	7	> 10.5%	> 8.5%	> 10.5%	up/down/up		6.5%	0	14.5%	29
2	74	6.5%	Level Band	> 8.5%	> 8.5%	up		6.5%	0	11.2%	5	> 8.5%	> 8.5%	Level Band	up/down		3.8%	29	11.7%	15
2	76	6.5%	Level Band	< 4.5%	< 4.5%	down		3.3%	10	6.5%	0	Level Band	Level Band	Level Band	down/up		3.3%	10	8.4%	25
2	83	6.5%	Level Band	Level Band	> 8.5%	up	Yes	6.3%	1	12.5%	8	Level Band	Level Band	Level Band	up/down	Yes	4.6%	20	12.5%	8
2	92	6.5%	Level Band	< 4.5%	< 4.5%	down		3.0%	7	6.8%	1	Level Band	Level Band	Level Band	down/up		2.9%	27	6.8%	1
2	99	6.5%	Level Band	Level Band	> 10.5%	up		5.2%	1	14.4%	9	> 8.5%	> 8.5%	Level Band	up/down		2.8%	30	14.4%	9
2	117	6.5%	Level Band	Level Band	> 8.5%	up		5.4%	2	12.2%	9	> 10.5%	> 10.5%	> 10.5%	up		5.4%	2	16.9%	28
2	121	6.5%	Level Band	Level Band	> 10.5%	up	Yes	6.5%	0	12.9%	10	> 10.5%	Level Band	< 4.5%	up/down	Yes	2.6%	21	14.8%	11
2	129	6.5%	Level Band	> 8.5%	> 8.5%	up		6.5%	0	11.1%	8	Level Band	Level Band	Level Band	up/down	Yes	4.9%	29	11.1%	8
2	133	6.5%	Level Band	Level Band	> 10.5%	up		5.8%	1	14.9%	9	Level Band	Level Band	Level Band	up/down		5.3%	19	14.9%	9
2	138	6.5%	Level Band	> 8.5%	Level Band	up/down	Yes	6.1%	10	10.2%	4	Level Band	Level Band	> 10.5%	up/down/up	Yes	5.5%	17	15.2%	23
2	148	6.5%	Level Band	> 8.5%	> 8.5%	up		6.5%	0	12.4%	9	> 10.5%	> 10.5%	Level Band	up/down		5.1%	30	14.7%	18
2	151	6.5%	Level Band	Level Band	> 8.5%	up		6.0%	3	11.1%	8	> 10.5%	> 8.5%	> 8.5%	up/down		6.0%	3	11.2%	14
2	153	6.5%	Level Band	< 4.5%	< 4.5%	down		2.3%	7	6.9%	1	< 4.5%	< 4.5%	Level Band	down/up	Yes	2.3%	7	6.9%	1
2	155	6.5%	Level Band	Level Band	Level Band	level		5.8%	1	7.7%	8	> 10.5%	> 14.5%	> 10.5%	up/down		5.8%	1	17.5%	19
2	156	6.5%	Level Band	Level Band	> 8.5%	up		6.1%	1	10.3%	8	> 10.5%	> 10.5%	> 10.5%	up		6.1%	1	12.8%	25
2	159	6.5%	Level Band	< 4.5%	< 4.5%	down		3.0%	10	6.5%	0	< 4.5%	Level Band	> 10.5%	down/up	Yes	3.0%	10	15.7%	29
2	160	6.5%	Level Band	> 8.5%	> 8.5%	up		6.0%	1	12.6%	6	Level Band	Level Band	Level Band	up/down	Yes	3.1%	28	12.6%	6
2	163	6.5%	Level Band	< 4.5%	< 4.5%	down		2.5%	10	6.5%	0	< 4.5%	< 4.5%	< 4.5%	down	Yes	2.5%	10	6.5%	0
2	164	6.5%	Level Band	Level Band	< 4.5%	down		2.8%	10	6.5%	0	< 4.5%	< 4.5%	< 4.5%	down	Yes	2.1%	11	6.5%	0
2	176	6.5%	> 8.5%	> 10.5%	> 8.5%	up/down		6.5%	0	12.3%	4	> 10.5%	> 8.5%	Level Band	up/down/up/down		3.2%	25	12.5%	14
2	180	6.5%	Level Band	> 10.5%	> 8.5%	up/down		5.8%	10	12.4%	4	Level Band	< 4.5%	Level Band	up/down/up		3.4%	15	12.4%	4
2	181	6.5%	Level Band	Level Band	< 4.5%	down		3.0%	10	6.5%	0	< 4.5%	< 4.5%	Level Band	down/up		2.2%	19	6.5%	26
2	185	6.5%	Level Band	Level Band	< 4.5%	down		3.1%	7	6.5%	0	Level Band	Level Band	Level Band	down/up		3.1%	7	9.7%	27
2	198	6.5%	Level Band	< 4.5%	< 4.5%	down		3.7%	8	6.5%	0	Level Band	Level Band	> 10.5%	down/up	Yes	3.7%	8	12.8%	29
2	199	6.5%	Level Band	< 4.5%	Level Band	down/up		3.4%	4	6.5%	0	< 2.5%	< 4.5%	< 4.5%	down/up/down/up	Yes	1.2%	26	6.5%	0

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		AVERAGE 5-YEAR TREASURY RATE OVER YEARS				Scenario		MIN		MAX		AVG. 5-YEAR TREASURY RATE OVER YEARS			Scenario		MIN		MAX	
		0	1 and 2	3 thru 5	6 thru 10	Description	Inversion	5-Year Rate	In Year	5-Year Rate	In Year	11 thru 15	16 thru 20	21 thru 30	Description	Inversion	5-Year Rate	In Year	5-Year Rate	In Year
3	1	6.5%	Level Band	Level Band	> 8.5%	up		5.9%	4	12.1%	10	> 10.5%	> 10.5%	Level Band	up/down		4.2%	26	12.1%	10
3	3	6.5%	Level Band	Level Band	Level Band	level		5.3%	5	7.2%	8	Level Band	< 4.5%	Level Band	down/up		3.7%	17	9.1%	30
3	4	6.5%	Level Band	Level Band	Level Band	level		6.0%	2	8.2%	6	Level Band	Level Band	Level Band	level		6.0%	16	9.3%	25
3	5	6.5%	Level Band	Level Band	Level Band	level		5.4%	1	7.5%	8	Level Band	Level Band	Level Band	level		4.1%	22	9.4%	30
3	6	6.5%	Level Band	Level Band	Level Band	level	Yes	6.0%	2	8.2%	8	> 8.5%	Level Band	Level Band	up/down	Yes	5.8%	25	9.6%	12
3	7	6.5%	Level Band	Level Band	Level Band	level		4.5%	10	8.9%	5	Level Band	Level Band	Level Band	level	Yes	4.2%	11	10.0%	30
3	9	6.5%	Level Band	Level Band	Level Band	level		6.1%	9	8.2%	2	< 4.5%	Level Band	Level Band	down/up	Yes	3.1%	14	8.2%	2
3	10	6.5%	Level Band	Level Band	Level Band	level		5.4%	2	8.1%	4	Level Band	Level Band	Level Band	level		4.0%	13	11.3%	30
3	13	6.5%	Level Band	Level Band	Level Band	level		5.6%	8	7.7%	10	Level Band	Level Band	< 4.5%	down		2.4%	24	8.1%	11
3	14	6.5%	Level Band	< 4.5%	Level Band	level		3.9%	5	8.9%	8	Level Band	Level Band	Level Band	level	Yes	3.9%	5	9.6%	24
3	15	6.5%	Level Band	Level Band	Level Band	level		5.8%	8	7.1%	10	Level Band	Level Band	< 4.5%	down		2.3%	26	7.3%	30
3	16	6.5%	Level Band	Level Band	< 4.5%	down/up		3.2%	7	8.2%	2	Level Band	Level Band	Level Band	down/up		3.2%	7	8.5%	30
3	17	6.5%	Level Band	Level Band	> 8.5%	up		6.5%	0	10.7%	8	> 8.5%	Level Band	Level Band	up/down		3.3%	28	10.7%	8
3	19	6.5%	Level Band	Level Band	Level Band	level		4.9%	5	10.0%	9	Level Band	Level Band	Level Band	level		4.9%	5	10.0%	9
3	20	6.5%	Level Band	Level Band	Level Band	level		4.6%	10	7.1%	6	< 4.5%	< 4.5%	< 2.5%	down		1.6%	21	7.1%	6
3	21	6.5%	Level Band	Level Band	Level Band	level	Yes	6.5%	0	8.0%	4	Level Band	Level Band	Level Band	level	Yes	5.8%	25	10.8%	15
3	22	6.5%	Level Band	Level Band	Level Band	level		6.5%	0	8.3%	9	Level Band	Level Band	Level Band	level	Yes	4.1%	19	8.3%	9
3	23	6.5%	Level Band	Level Band	Level Band	level		6.4%	1	8.8%	3	Level Band	Level Band	Level Band	level		3.4%	28	9.2%	23
3	26	6.5%	Level Band	Level Band	Level Band	level		6.3%	10	8.0%	4	Level Band	< 4.5%	< 4.5%	down	Yes	2.5%	21	8.0%	4
3	28	6.5%	Level Band	Level Band	Level Band	level		6.0%	3	9.1%	10	Level Band	Level Band	Level Band	level		5.6%	24	9.1%	10
3	29	6.5%	Level Band	Level Band	Level Band	level		4.9%	10	7.1%	6	Level Band	Level Band	> 10.5%	up		4.7%	11	16.5%	27
3	30	6.5%	Level Band	Level Band	Level Band	level		4.7%	2	6.6%	3	Level Band	Level Band	Level Band	level		3.9%	15	8.4%	25
3	31	6.5%	Level Band	Level Band	< 4.5%	down		2.9%	10	6.5%	0	< 4.5%	< 4.5%	Level Band	down/up		2.9%	10	6.5%	0
3	32	6.5%	Level Band	Level Band	Level Band	level		3.6%	10	6.6%	2	< 4.5%	< 4.5%	< 4.5%	down		1.9%	13	6.6%	2
3	33	6.5%	Level Band	Level Band	Level Band	level		4.9%	10	8.6%	7	< 4.5%	Level Band	Level Band	down/up	Yes	3.2%	11	8.6%	7
3	34	6.5%	Level Band	Level Band	Level Band	level		4.5%	3	6.5%	8	< 4.5%	Level Band	< 4.5%	down/up/down		3.4%	26	6.5%	8
3	36	6.5%	Level Band	Level Band	> 8.5%	up		6.5%	0	11.3%	10	> 10.5%	Level Band	Level Band	up/down		4.1%	19	12.2%	11
3	37	6.5%	Level Band	Level Band	> 8.5%	up/down		4.9%	3	9.2%	9	Level Band	< 4.5%	< 4.5%	up/down		2.7%	24	9.2%	9
3	38	6.5%	Level Band	Level Band	Level Band	level		6.5%	0	8.9%	10	Level Band	> 8.5%	Level Band	up/down		6.5%	0	9.4%	17
3	39	6.5%	Level Band	Level Band	< 4.5%	down		3.6%	9	6.7%	1	< 4.5%	< 4.5%	< 4.5%	down	Yes	2.8%	14	6.7%	1
3	40	6.5%	Level Band	Level Band	Level Band	level		5.7%	5	7.0%	3	Level Band	Level Band	> 8.5%	up	Yes	5.7%	5	12.5%	30
3	42	6.5%	Level Band	Level Band	Level Band	level		4.6%	10	6.6%	2	Level Band	Level Band	Level Band	level		4.6%	10	7.1%	25
3	44	6.5%	Level Band	Level Band	Level Band	level		5.2%	10	8.2%	4	< 4.5%	> 8.5%	Level Band	down/up/down	Yes	2.4%	28	10.3%	19
3	45	6.5%	Level Band	< 4.5%	Level Band	down/up		3.7%	4	8.6%	10	Level Band	< 4.5%	Level Band	down/up/down/up		2.5%	20	8.6%	10
3	46	6.5%	Level Band	Level Band	> 8.5%	up		6.3%	5	9.9%	9	> 8.5%	> 10.5%	> 10.5%	up		6.3%	5	12.8%	23
3	47	6.5%	Level Band	Level Band	< 4.5%	down		3.5%	7	6.9%	2	Level Band	< 4.5%	Level Band	down/up/down/up	Yes	2.9%	21	7.0%	26
3	48	6.5%	Level Band	Level Band	Level Band	level		4.9%	9	6.5%	0	Level Band	Level Band	Level Band	level	Yes	4.9%	9	9.0%	21
3	49	6.5%	Level Band	Level Band	Level Band	level		5.9%	10	9.0%	4	Level Band	Level Band	Level Band	level		4.7%	30	9.0%	4
3	51	6.5%	Level Band	Level Band	Level Band	level		4.5%	2	6.5%	7	Level Band	Level Band	Level Band	level	Yes	3.4%	27	8.0%	16
3	52	6.5%	Level Band	Level Band	Level Band	level		3.8%	6	7.7%	2	Level Band	> 8.5%	> 10.5%	up	Yes	3.8%	6	18.7%	24
3	53	6.5%	Level Band	Level Band	Level Band	level		5.6%	8	7.4%	10	Level Band	> 10.5%	Level Band	up/down	Yes	5.6%	8	14.0%	19
3	56	6.5%	Level Band	Level Band	Level Band	level		4.9%	3	6.5%	0	< 2.5%	< 4.5%	Level Band	down/up		2.1%	13	6.5%	0
3	57	6.5%	Level Band	Level Band	Level Band	level		4.6%	2	8.1%	6	Level Band	< 4.5%	< 4.5%	down	Yes	2.9%	19	8.1%	6
3	58	6.5%	Level Band	Level Band	Level Band	level	Yes	6.2%	3	7.3%	10	Level Band	Level Band	Level Band	level	Yes	5.4%	17	9.7%	27
3	59	6.5%	Level Band	Level Band	> 8.5%	up		5.8%	5	9.6%	9	> 8.5%	Level Band	Level Band	up/down		4.8%	24	9.9%	20
3	61	6.5%	Level Band	Level Band	Level Band	level		4.1%	9	6.5%	0	< 4.5%	Level Band	> 8.5%	down/up		3.2%	11	15.2%	25
3	62	6.5%	Level Band	Level Band	Level Band	level	Yes	4.6%	4	8.0%	1	> 10.5%	> 8.5%	< 4.5%	up/down	Yes	2.1%	30	13.6%	15
3	65	6.5%	Level Band	Level Band	Level Band	level		3.5%	10	7.2%	3	< 4.5%	Level Band	Level Band	down/up		3.5%	10	9.1%	22
3	66	6.5%	Level Band	Level Band	< 4.5%	down		3.8%	9	7.0%	3	Level Band	Level Band	Level Band	down/up		3.5%	12	7.0%	3
3	67	6.5%	Level Band	Level Band	Level Band	level		5.1%	10	8.9%	4	Level Band	Level Band	Level Band	level		3.3%	20	8.9%	4

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		AVERAGE 5-YEAR TREASURY RATE OVER YEARS				Scenario	MIN		MAX		AVG. 5-YEAR TREASURY RATE OVER YEARS			Scenario	MIN		MAX			
		0	1 and 2	3 thru 5	6 thru 10		5-Year Rate	In Year	5-Year Rate	In Year	11 thru 15	16 thru 20	21 thru 30		5-Year Rate	In Year	5-Year Rate	In Year		
3	68	6.5%	Level Band	Level Band	Level Band	level	Yes	5.9%	3	8.1%	6	Level Band	Level Band	Level Band	level	Yes	3.0%	15	8.1%	6
3	69	6.5%	Level Band	Level Band	< 4.5%	down		3.6%	8	7.0%	2	< 4.5%	< 4.5%	< 4.5%	down	Yes	2.3%	30	7.0%	2
3	70	6.5%	Level Band	Level Band	Level Band	level		5.5%	6	6.7%	9	Level Band	Level Band	Level Band	level	Yes	5.3%	20	7.6%	24
3	71	6.5%	Level Band	< 4.5%	Level Band	down/up		3.7%	4	6.5%	0	Level Band	> 10.5%	Level Band	down/up/down		3.7%	4	13.0%	19
3	72	6.5%	Level Band	Level Band	Level Band	level		6.5%	0	8.9%	5	Level Band	> 8.5%	> 8.5%	up		6.4%	12	10.2%	26
3	75	6.5%	Level Band	> 8.5%	> 8.5%	up		6.5%	0	9.6%	4	< 4.5%	< 4.5%	Level Band	up/down/up		2.9%	19	9.6%	4
3	77	6.5%	Level Band	> 8.5%	> 8.5%	up		6.5%	0	9.9%	10	> 8.5%	> 8.5%	Level Band	up/down		2.9%	29	10.6%	11
3	78	6.5%	Level Band	Level Band	> 8.5%	up		5.5%	1	9.3%	10	> 8.5%	Level Band	Level Band	up/down		4.2%	26	10.6%	13
3	79	6.5%	Level Band	Level Band	Level Band	level	Yes	5.2%	4	6.8%	3	Level Band	Level Band	Level Band	level	Yes	5.2%	4	9.7%	15
3	81	6.5%	Level Band	> 8.5%	Level Band	up/down		5.6%	10	9.1%	5	Level Band	Level Band	Level Band	up/down		4.9%	25	9.1%	5
3	82	6.5%	Level Band	Level Band	Level Band	level		5.6%	4	8.8%	10	> 8.5%	Level Band	Level Band	up/down		4.0%	21	10.2%	14
3	84	6.5%	Level Band	Level Band	Level Band	level	Yes	6.4%	1	8.8%	6	Level Band	Level Band	> 8.5%	up	Yes	5.1%	20	12.7%	29
3	85	6.5%	Level Band	Level Band	Level Band	level		4.5%	7	6.8%	10	Level Band	< 4.5%	Level Band	down/up	Yes	3.3%	19	8.0%	27
3	86	6.5%	Level Band	Level Band	Level Band	level		4.4%	10	6.9%	1	Level Band	Level Band	Level Band	level	Yes	3.8%	11	8.7%	30
3	87	6.5%	Level Band	Level Band	Level Band	level		5.3%	3	9.2%	10	> 8.5%	Level Band	> 8.5%	up/down/up		5.3%	3	11.0%	11
3	89	6.5%	Level Band	Level Band	Level Band	level		5.7%	1	7.8%	7	Level Band	Level Band	Level Band	level	Yes	3.4%	16	7.8%	7
3	90	6.5%	Level Band	Level Band	Level Band	level		4.1%	5	6.7%	1	Level Band	Level Band	Level Band	level		4.1%	5	7.2%	24
3	91	6.5%	Level Band	Level Band	> 8.5%	up		6.5%	0	10.4%	10	Level Band	< 4.5%	< 4.5%	up/down	Yes	2.6%	26	10.4%	10
3	93	6.5%	Level Band	Level Band	> 8.5%	up		4.3%	4	10.0%	8	Level Band	Level Band	Level Band	up/down		4.3%	4	10.0%	8
3	94	6.5%	Level Band	Level Band	Level Band	level		6.2%	6	7.3%	3	Level Band	Level Band	Level Band	level	Yes	3.7%	27	8.6%	12
3	96	6.5%	Level Band	Level Band	< 4.5%	down		3.4%	7	7.1%	3	Level Band	Level Band	Level Band	down/up		3.0%	30	8.6%	17
3	97	6.5%	Level Band	Level Band	Level Band	level		6.0%	8	8.4%	5	Level Band	> 8.5%	> 8.5%	up		6.0%	8	13.8%	26
3	98	6.5%	Level Band	Level Band	Level Band	level		6.1%	4	9.5%	10	> 10.5%	Level Band	Level Band	up/down	Yes	4.1%	22	12.1%	12
3	100	6.5%	Level Band	< 4.5%	< 4.5%	down		3.8%	5	6.5%	0	Level Band	Level Band	Level Band	down/up	Yes	3.4%	24	6.7%	16
3	101	6.5%	Level Band	Level Band	Level Band	level	Yes	5.2%	3	8.5%	9	Level Band	Level Band	Level Band	level	Yes	3.9%	30	8.5%	9
3	102	6.5%	Level Band	Level Band	> 8.5%	up		3.9%	3	9.9%	10	> 8.5%	Level Band	Level Band	up/down		3.9%	3	10.4%	11
3	103	6.5%	Level Band	Level Band	Level Band	level		4.2%	10	8.7%	3	Level Band	Level Band	Level Band	level	Yes	4.2%	10	9.9%	28
3	104	6.5%	Level Band	Level Band	< 4.5%	down		4.1%	10	7.1%	2	< 4.5%	Level Band	> 10.5%	down/up		3.1%	12	13.3%	28
3	105	6.5%	Level Band	< 4.5%	< 4.5%	down		3.6%	10	6.5%	0	< 4.5%	Level Band	Level Band	down/up	Yes	2.7%	11	7.1%	30
3	106	6.5%	Level Band	Level Band	Level Band	level		4.1%	7	7.1%	1	Level Band	Level Band	Level Band	level		4.1%	7	7.8%	29
3	108	6.5%	Level Band	Level Band	< 4.5%	down		3.4%	10	6.8%	2	< 4.5%	Level Band	Level Band	down/up		2.6%	11	9.0%	29
3	109	6.5%	Level Band	Level Band	Level Band	level		6.5%	0	8.7%	6	> 8.5%	> 10.5%	Level Band	up/down		4.8%	25	13.1%	15
3	110	6.5%	Level Band	Level Band	Level Band	level		5.0%	5	6.5%	0	Level Band	Level Band	> 10.5%	up		5.0%	5	12.7%	24
3	111	6.5%	Level Band	Level Band	Level Band	level		6.5%	0	8.4%	4	Level Band	< 4.5%	Level Band	down/up	Yes	3.0%	20	8.4%	4
3	112	6.5%	Level Band	Level Band	Level Band	level		5.7%	5	8.6%	10	> 8.5%	> 8.5%	Level Band	up/down		3.5%	26	12.7%	14
3	113	6.5%	Level Band	Level Band	Level Band	level		4.3%	9	6.5%	5	< 4.5%	Level Band	< 4.5%	down/up/down	Yes	3.1%	26	6.5%	5
3	114	6.5%	Level Band	Level Band	< 4.5%	down		3.0%	10	6.9%	1	< 4.5%	< 4.5%	Level Band	down/up		2.4%	17	8.4%	30
3	115	6.5%	Level Band	Level Band	> 8.5%	up		6.5%	0	11.6%	10	Level Band	> 10.5%	> 10.5%	up/down/up		6.5%	0	16.2%	24
3	116	6.5%	Level Band	Level Band	Level Band	level		3.9%	10	9.4%	3	Level Band	Level Band	Level Band	level		3.9%	10	9.4%	3
3	118	6.5%	Level Band	Level Band	Level Band	level	Yes	4.3%	4	9.3%	10	> 8.5%	Level Band	Level Band	up/down	Yes	4.1%	29	9.3%	13
3	119	6.5%	Level Band	Level Band	Level Band	level		6.2%	10	7.7%	3	Level Band	> 14.5%	> 8.5%	up/down		5.5%	11	17.8%	18
3	120	6.5%	Level Band	Level Band	Level Band	level		4.8%	8	6.5%	0	Level Band	> 8.5%	Level Band	up/down		4.8%	8	10.7%	20
3	122	6.5%	Level Band	Level Band	Level Band	level		5.0%	9	7.1%	3	Level Band	Level Band	Level Band	level		3.6%	15	7.1%	3
3	123	6.5%	Level Band	Level Band	Level Band	level		3.7%	6	6.6%	3	Level Band	Level Band	> 8.5%	up		3.7%	6	13.0%	26
3	124	6.5%	Level Band	Level Band	Level Band	level		5.8%	3	7.0%	1	Level Band	Level Band	Level Band	level	Yes	3.6%	20	7.0%	1
3	125	6.5%	Level Band	< 4.5%	< 4.5%	down		3.0%	6	6.5%	1	Level Band	Level Band	Level Band	down/up		3.0%	6	8.6%	26
3	126	6.5%	Level Band	Level Band	Level Band	level		6.2%	6	8.4%	3	Level Band	Level Band	> 10.5%	up		4.5%	13	13.6%	23
3	127	6.5%	Level Band	Level Band	Level Band	level		4.0%	8	6.5%	0	Level Band	Level Band	Level Band	level		4.0%	8	12.6%	21
3	128	6.5%	Level Band	Level Band	Level Band	level	Yes	5.2%	7	8.4%	10	Level Band	Level Band	Level Band	level	Yes	3.8%	29	8.7%	11
3	130	6.5%	Level Band	Level Band	Level Band	level		5.1%	10	8.3%	5	Level Band	> 8.5%	Level Band	up/down		4.3%	28	11.9%	20

Attachment Z - AAA C-3 Pilot Testing: the 200 Scenarios ; "12" Scenario Subset (subset 1, shaded); "50" Scenario Subset

(subset 1 &2)

Descriptions of the Sequential Movement in Average 5-Year Treasury Rates over Selected Years Within Each Scenario

Met Life 9/30/96 "Annual" Scenarios

06-Aug-99

(Level Band is +/- 2% from Initial 5-Year Rate of 6.5%)

Subset	Scenario	STATISTICS OVER 10 YEARS										STATISTICS OVER 30 YEARS														
		AVERAGE 5-YEAR TREASURY RATE OVER YEARS				Scenario Description	MIN				MAX				AVG. 5-YEAR TREASURY RATE OVER YEARS			Scenario Description	MIN				MAX			
		0	1 and 2	3 thru 5	6 thru 10		5-Year Rate	In Year	5-Year Rate	In Year	11 thru 15	16 thru 20	21 thru 30	5-Year Rate	In Year	5-Year Rate	In Year		5-Year Rate	In Year						
3	131	6.5%	Level Band	Level Band	Level Band	level		5.6%	9	8.9%	6	Level Band	< 4.5%	< 4.5%	down	Yes	2.5%	23	8.9%	6						
3	132	6.5%	Level Band	Level Band	> 8.5%	up		6.2%	1	10.2%	8	> 8.5%	Level Band	Level Band	up/down		4.9%	29	10.2%	8						
3	134	6.5%	Level Band	Level Band	> 8.5%	up		5.9%	3	11.9%	7	Level Band	Level Band	Level Band	up/down	Yes	4.6%	23	11.9%	7						
3	135	6.5%	Level Band	Level Band	Level Band	level		4.7%	10	7.2%	4	< 4.5%	Level Band	Level Band	down/up	Yes	3.7%	14	7.2%	4						
3	136	6.5%	> 8.5%	> 8.5%	Level Band	up/down		6.5%	0	9.7%	2	< 4.5%	< 4.5%	Level Band	up/down/up	Yes	2.4%	16	9.7%	2						
3	137	6.5%	Level Band	Level Band	Level Band	level		5.9%	2	7.6%	5	Level Band	Level Band	> 8.5%	up		5.9%	18	12.1%	24						
3	139	6.5%	Level Band	Level Band	< 4.5%	down		3.0%	10	6.8%	1	< 4.5%	Level Band	< 4.5%	down/up/down		2.9%	11	6.8%	1						
3	140	6.5%	Level Band	Level Band	Level Band	level		5.1%	7	6.5%	0	Level Band	Level Band	Level Band	level	Yes	3.4%	30	6.6%	24						
3	141	6.5%	Level Band	Level Band	Level Band	level		5.3%	7	7.6%	2	> 8.5%	Level Band	< 4.5%	up/down		3.0%	30	10.4%	13						
3	142	6.5%	Level Band	Level Band	Level Band	level		4.3%	8	6.7%	4	Level Band	Level Band	Level Band	level		4.3%	8	7.9%	14						
3	143	6.5%	Level Band	Level Band	Level Band	level		6.1%	2	9.4%	9	> 8.5%	> 10.5%	> 8.5%	up/down		5.8%	29	11.7%	21						
3	144	6.5%	Level Band	Level Band	> 8.5%	level		6.2%	5	10.2%	8	Level Band	Level Band	Level Band	up/down		3.3%	30	10.2%	8						
3	146	6.5%	Level Band	Level Band	Level Band	level		5.8%	5	7.2%	2	Level Band	Level Band	Level Band	level		4.7%	21	8.8%	27						
3	147	6.5%	Level Band	Level Band	Level Band	level		4.6%	4	6.8%	7	Level Band	Level Band	Level Band	level		4.1%	19	7.6%	30						
3	149	6.5%	Level Band	Level Band	Level Band	level		3.2%	10	7.9%	3	< 4.5%	Level Band	Level Band	down/up		2.3%	12	7.9%	3						
3	150	6.5%	Level Band	Level Band	< 4.5%	down		4.1%	10	6.5%	0	< 4.5%	Level Band	> 10.5%	down/up	Yes	2.7%	13	12.8%	22						
3	152	6.5%	Level Band	Level Band	Level Band	level		4.8%	8	8.6%	2	Level Band	Level Band	Level Band	level		3.4%	21	8.6%	2						
3	154	6.5%	Level Band	Level Band	Level Band	level		6.0%	1	8.3%	4	Level Band	Level Band	Level Band	level		3.7%	29	8.3%	4						
3	157	6.5%	Level Band	< 4.5%	< 4.5%	down		3.9%	8	6.6%	1	Level Band	> 10.5%	> 14.5%	down/up	Yes	3.9%	8	20.1%	28						
3	158	6.5%	Level Band	Level Band	Level Band	level		6.0%	1	9.0%	5	Level Band	Level Band	< 4.5%	down		3.1%	23	9.1%	12						
3	161	6.5%	Level Band	< 4.5%	Level Band	down/up		4.2%	4	6.9%	10	Level Band	Level Band	Level Band	down/up		4.0%	27	9.4%	22						
3	162	6.5%	Level Band	Level Band	Level Band	level		4.6%	3	6.5%	0	Level Band	< 4.5%	Level Band	down/up	Yes	3.8%	19	6.9%	25						
3	165	6.5%	Level Band	Level Band	< 4.5%	down		3.8%	7	7.0%	2	< 4.5%	Level Band	Level Band	down/up	Yes	3.1%	12	7.9%	29						
3	166	6.5%	Level Band	Level Band	Level Band	level		4.8%	7	7.8%	4	< 4.5%	< 4.5%	< 2.5%	down	Yes	0.9%	28	7.8%	4						
3	167	6.5%	Level Band	Level Band	Level Band	level	Yes	4.8%	6	8.2%	9	Level Band	Level Band	Level Band	level	Yes	3.7%	29	8.2%	9						
3	168	6.5%	Level Band	Level Band	Level Band	level	Yes	3.7%	7	7.5%	3	Level Band	Level Band	< 4.5%	down	Yes	2.6%	28	8.8%	14						
3	169	6.5%	Level Band	< 4.5%	> 8.5%	down/up		4.1%	4	10.9%	10	> 10.5%	Level Band	Level Band	down/up/down	Yes	4.0%	29	15.2%	13						
3	170	6.5%	Level Band	Level Band	Level Band	level		4.4%	8	6.5%	0	Level Band	Level Band	Level Band	level		4.4%	8	9.0%	15						
3	171	6.5%	Level Band	Level Band	Level Band	level		5.9%	4	9.4%	7	Level Band	Level Band	> 8.5%	up	Yes	4.0%	18	15.0%	28						
3	172	6.5%	Level Band	Level Band	Level Band	level		5.1%	8	7.0%	1	Level Band	Level Band	> 8.5%	up		5.1%	8	10.6%	25						
3	173	6.5%	Level Band	Level Band	> 8.5%	up		6.5%	0	10.2%	10	> 8.5%	> 10.5%	> 8.5%	up/down		6.5%	0	14.2%	20						
3	174	6.5%	Level Band	Level Band	> 8.5%	up		6.2%	1	11.4%	8	> 8.5%	> 8.5%	> 8.5%	up		6.2%	1	11.4%	8						
3	175	6.5%	Level Band	Level Band	< 4.5%	down		3.5%	10	8.3%	3	Level Band	Level Band	Level Band	down/up		2.2%	30	8.3%	3						
3	177	6.5%	Level Band	Level Band	> 8.5%	up	Yes	6.4%	3	9.6%	6	Level Band	> 10.5%	Level Band	up/down/up/down	Yes	4.4%	30	13.9%	18						
3	178	6.5%	Level Band	Level Band	Level Band	level		5.2%	10	8.6%	5	Level Band	> 10.5%	> 8.5%	up/down		4.9%	11	15.0%	30						
3	182	6.5%	Level Band	Level Band	< 4.5%	down		3.8%	9	7.0%	1	< 4.5%	< 4.5%	Level Band	down/up		2.7%	15	7.3%	30						
3	183	6.5%	Level Band	Level Band	Level Band	level	Yes	4.7%	10	8.2%	2	Level Band	Level Band	> 10.5%	up	Yes	3.9%	11	12.6%	29						
3	184	6.5%	Level Band	Level Band	Level Band	level		3.6%	10	7.3%	4	Level Band	< 4.5%	Level Band	down/up	Yes	2.9%	18	10.5%	30						
3	186	6.5%	Level Band	Level Band	Level Band	level		5.5%	10	7.1%	7	Level Band	Level Band	Level Band	level		3.9%	25	8.1%	15						
3	187	6.5%	Level Band	Level Band	Level Band	level		5.5%	4	7.3%	8	Level Band	Level Band	Level Band	level	Yes	4.3%	22	7.6%	17						
3	188	6.5%	Level Band	Level Band	Level Band	level		4.3%	4	6.5%	0	Level Band	Level Band	< 4.5%	down		3.3%	23	6.5%	30						
3	189	6.5%	Level Band	Level Band	Level Band	level		4.3%	3	6.8%	1	Level Band	Level Band	> 8.5%	up	Yes	3.9%	12	11.5%	25						
3	190	6.5%	Level Band	Level Band	Level Band	level		5.6%	6	7.6%	10	Level Band	Level Band	Level Band	level		4.6%	29	9.1%	12						
3	191	6.5%	Level Band	Level Band	Level Band	level	Yes	4.7%	8	8.0%	4	Level Band	< 4.5%	< 4.5%	down	Yes	2.7%	21	8.0%	4						
3	192	6.5%	Level Band	Level Band	< 4.5%	down		3.8%	8	7.3%	3	< 4.5%	< 4.5%	< 4.5%	down		1.5%	21	7.3%	3						
3	193	6.5%	Level Band	Level Band	Level Band	level		5.4%	10	7.5%	2	Level Band	Level Band	> 8.5%	up	Yes	4.6%	13	11.8%	21						
3	194	6.5%	Level Band	Level Band	Level Band	level		5.7%	6	7.0%	2	Level Band	Level Band	Level Band	level		3.8%	13	9.0%	29						
3	196	6.5%	Level Band	> 8.5%	Level Band	up/down		5.3%	10	9.2%	4	< 4.5%	Level Band	Level Band	up/down/up		3.5%	13	9.2%	4						
3	197	6.5%	Level Band	> 8.5%	Level Band	up/down		6.4%	9	9.3%	6	Level Band	< 4.5%	< 2.5%	up/down	Yes	1.5%	29	9.3%	6						
3	200	6.5%	Level Band	Level Band	Level Band	level		3.6%	10	6.5%	0	< 4.5%	Level Band	Level Band	down/up		2.2%	15	6.6%	29						