

SERFF Tracking Number: META-125471511 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-03/I08-03

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual Long-Term Care Insurance Advertising SERFF Tr Num: META-125471511 State: ArkansasLH

TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 38129
Sub-TOI: LTC03I.001 Qualified Co Tr Num: State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer
Author: Mary Rinaldi Disposition Date: 05/14/2008
Date Submitted: 02/08/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: I08-03 Status of Filing in Domicile: Authorized
Project Number: I08-03 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 05/14/2008
State Status Changed: 05/14/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Re: Filing No. I08-03
Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC Company No. 65978 - FEIN 13-5581829

Dear Sir/Madam:

SERFF Tracking Number: META-125471511 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-03/I08-03

We enclose for filing electronic copies of the Individual long-term care advertising materials described below. The materials are intended for use with the following approved Individual long-term care policy form LTC2007 AR approved on August 17, 2007.

The advertising materials are new and do not replace any materials previously filed with your Department.

Advertising Form Number Brief Description of Invitation to Inquire Advertising Material

- ADF# 1839.07 Print Ad – Flexible
- ADF# 1840.07 Print Ad – Think About
- ADF# 1841.07 Print Ad – Far Off

Please note the ads are for placement in a newspaper and in a 4x6 format.

Variable material will be modified in accordance with the enclosed Explanation of Variables.
Please advise us of your action on this submission in accordance with your usual procedures.
If you have any questions or comments, please do not hesitate to contact me.

Sincerely,
Mary J. Rinaldi
Consultant-Compliance Marketing/AD

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance mrinaldi@metlife.com
MKTG/AD
Green Farms Road (203) 221-3859 [Phone]
Westport, CT 06880

Filing Company Information

Metropolitan Life Insurance Company. CoCode: 65978 State of Domicile: New York
1MetLife Plaza Group Code: -99 Company Type: Life
Long Island City, NY 11101-4015 Group Name: State ID Number:

SERFF Tracking Number: META-125471511 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-03/I08-03

(111) 111-1111 ext. [Phone]

FEIN Number: 13-5581829

SERFF Tracking Number: META-125471511 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-03/I08-03

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation: \$25.00 per advertisement
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	02/08/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000891738	\$75.00	02/01/2008

SERFF Tracking Number: META-125471511 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-03/I08-03

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	05/14/2008	05/14/2008

SERFF Tracking Number: *META-125471511* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38129*
Company Tracking Number:
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance Advertising*
Project Name/Number: *I08-03/I08-03*

Disposition

Disposition Date: 05/14/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125471511 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
 Company Tracking Number:
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance Advertising
 Project Name/Number: I08-03/I08-03

Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Form		Yes
Supporting Document	Explanation of Variables		Yes
Supporting Document	Cover Letter		Yes
Form	Print Ad - Flexible		Yes
Form	Print Ad - Think About		Yes
Form	Print Ad - Far Off		Yes

SERFF Tracking Number: META-125471511 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
 Company Tracking Number:
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance Advertising
 Project Name/Number: I08-03/I08-03

Form Schedule

Lead Form Number: ADF# 1839.07

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ADF# 1839.07	Advertising Print Ad - Flexible	Initial		0	ADF#1839.07_Flexible_filing.pdf
	ADF# 1840.07	Advertising Print Ad - Think About	Initial		0	ADF#1840.07_think_about_filing.pdf
	ADF# 1941.07	Advertising Print Ad - Far Off	Initial		0	ADF#1841.07_Far_Off_filing.pdf

[A flexible way to prepare for one of the "ifs" in life.]

MetLife LTC LifeStage AdvantageSM is an innovative long-term care insurance plan that can be easily customized for your current life stage and upgraded over time as your needs change. So no matter where you are in life, you're prepared.

[Call your MetLife [representative/insurance agent/producer today.]

[Come to a [seminar/sales presentation] to learn more.]

[Date] [Time]

[Place]

[Agent name]

[Company/Agent License #]

[Contact Info]

- Not a Deposit or Other Obligation of Bank
- Not FDIC - Insured
- Not Insured by Any Federal Government Agency
- Not Issued, Guaranteed or Underwritten by Bank or FDIC
- Not a Condition to the Provision or Term of Any Banking Service or Activity
- Policy is an [Obligation] of the Issuing Insurance Company

[COMPANY LOGO]

MetLife

For the **if** in **life**.SM

ADF# 1839.07

© 2007 MetLife, Inc. Coverage is offered by Metropolitan Life Insurance Company ("MetLife"), New York, NY. Like most long-term care insurance policies, MetLife policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in force. Premium rates can only be raised on a class-wide basis. For complete costs and details, contact a MetLife Representative/Insurance Agent/Producer. Depending on state availability, coverage may be offered by the following MetLife policy: LTC2007 and may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life; "P" for Partnership policies. L11077110(exp1208) 0708-5584 © UFS

[If you would like one less "if" in life to think about]

There are some "ifs" in life you may think about, like Long-Term Care. You can minimize them with Long-Term Care Insurance from MetLife.

MetLife LTC LifeStage AdvantageSM is an innovative plan that can be easily customized for your current life stage and upgraded over time as your needs change. So no matter where you are in life, you have fewer "ifs" to think about.

[Call your MetLife [representative/insurance agent/producer today.]

[Come to a [seminar/sales presentation] to learn more.]

[Date] [Time]

[Place]

[Agent name]

[Company/Agent License #]

[Contact Info]

- Not a Deposit or Other Obligation of Bank
- Not FDIC - Insured
- Not Insured by Any Federal Government Agency
- Not Issued, Guaranteed or Underwritten by Bank or FDIC
- Not a Condition to the Provision or Term of Any Banking Service or Activity
- Policy is an [Obligation] of the Issuing Insurance Company

[COMPANY LOGO]

MetLife

For the **if in life.**SM

ADF# 1840.07

© 2007 MetLife, Inc. Coverage is offered by Metropolitan Life Insurance Company ("MetLife"), New York, NY. Like most long-term care insurance policies, MetLife policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in force. Premium rates can only be raised on a class-wide basis. For complete costs and details, contact a MetLife Representative/Insurance Agent/Producer. Depending on state availability, coverage may be offered by the following MetLife policy: LTC2007 and may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life; "P" for Partnership policies. L12079520(exp1208) 0708-5584 © UFS

**[Some "ifs" in life
may seem far off.
That doesn't mean you
shouldn't prepare for them.]**

Long-Term Care may be one "if" in life you haven't thought about. If so, maybe it's time to talk to MetLife about Long-Term Care Insurance.

MetLife LTC LifeStage AdvantageSM is an innovative long-term care insurance plan that can be easily customized for your current life stage and upgraded over time as your needs change. So no matter how far off you think the need for long-term care may be, you're prepared for it.

[Call your MetLife [representative/insurance agent/producer today.]

[Come to a [seminar/sales presentation] to learn more.]

[Date] [Time]

[Place]

[Agent name]

[Company/Agent License #]

[Contact Info]

- Not a Deposit or Other Obligation of Bank
- Not FDIC - Insured
- Not Insured by Any Federal Government Agency
- Not Issued, Guaranteed or Underwritten by Bank or FDIC
- Not a Condition to the Provision or Term of Any Banking Service or Activity
- Policy is an [Obligation] of the Issuing Insurance Company

[COMPANY LOGO]

MetLife

For the **if** in **life**.SM

ADF# 1841.07

© 2007 MetLife, Inc. Coverage is offered by Metropolitan Life Insurance Company ("MetLife"), New York, NY. Like most long-term care insurance policies, MetLife policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in force. Premium rates can only be raised on a class-wide basis. For complete costs and details, contact a MetLife Representative/Insurance Agent/Producer. Depending on state availability, coverage may be offered by the following MetLife policy: LTC2007 and may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life; "P" for Partnership policies. 1.12079525(exp1208) 0708-5584 © UFS

SERFF Tracking Number: *META-125471511* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38129*
Company Tracking Number:
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance Advertising*
Project Name/Number: *I08-03/I08-03*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125471511 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38129
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-03/I08-03

Supporting Document Schedules

Review Status:

Satisfied -Name: NAIC Form

02/08/2008

Comments:

NAIC Form is enclosed.

Attachment:

AR _ NAIC_Individual.pdf

Review Status:

Satisfied -Name: Explanation of Variables

02/08/2008

Comments:

Explanation of Variables are enclosed.

Attachments:

EOV ADF#1839.07_Flexible.pdf

EOV ADF#1840.07_Think About.pdf

EOV ADF#1841.07_Far Off.pdf

Review Status:

Satisfied -Name: Cover Letter

02/08/2008

Comments:

Cover Letter is enclosed

Attachment:

AR_I_Filing Letter .pdf

Life, Accident & Health, Annuity, Credit Transmittal Document

Reset Form

1.	Prepared for the State of	ARKANSAS					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	STATE #
	Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	New York	A&H	241	65978	13-5581829	
4.	Contact Name & Address	Telephone #		Fax #	E-mail Address		
	Mary J. Rinaldi Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	203.221.3859		203.221.6573	mrinaldi@metlife.com		
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number: I08-03 Advertising Form(s) ADF# 1839.07 et al						
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #						
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	LTC031 Individual Long-Term Care Insurance					
10.	Product Coding Matrix Matix Filing Code	LTC031.001 - Qualified					

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I08-03
This filing corresponds to rate filing company tracking number		

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	Print Ad – Flexible	ADF# 1839.07	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02	Print Ad – Think About	ADF# 1840.07	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03	Print Ad – Far Off	ADF# 1841.07	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Print Ad

ADF#1839.07

There are two types of variable material set forth in brackets within the enclosed form. These are:

1. Illustrative material; and
2. Specific variable material

Illustrative Material

Illustrative material consists of entries such as the agent/producer's name, contact information, company, agent license #, date, time and place of the seminar/ sales presentation advertised.

Specified Variable Material

Specific items marked will be changed only as indicated in the explanations set forth below.

Section

"[Can be photo or Snoopy image]"

"[Call your
MetLife[representative/insurance
agent/producer] today.]"
"[Come to a [seminar/sales
presentation] to learn more.]
Bottom of Page

Explanation

This advertisement will be offered with 3 different creative; all text; with a 4c photo; and with Snoopy. The layout and copy will remain the same.
Agents will have the option to use this ads to advertise a seminar

The Bank Bullets (FDIC) is bracketed because this piece will be used by the two distribution channels. One of which requires that the Bank Bullets appear and one that does not use them at all



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Print Ad

ADF#1840.07

There are two types of variable material set forth in brackets within the enclosed form. These are:

1. Illustrative material; and
2. Specific variable material

Illustrative Material

Illustrative material consists of entries such as the agent/producer's name, contact information, company, agent license #, date, time and place of the seminar/ sales presentation advertised.

Specified Variable Material

Specific items marked will be changed only as indicated in the explanations set forth below.

Section

Explanation

"[Can be photo or Snoopy image]"

This advertisement will be offered with 3 different creative; all text; with a 4c photo; and with Snoopy. The layout and copy will remain the same.

"[Call your MetLife representative/insurance agent/producer] today.]"
"[Come to a [seminar/sales presentation] to learn more.]"

Agents will have the option to use this ad to advertise a seminar /sales presentation with info or as an ad with just their contact info. Also, based on state requirement, agent using this ad will have the option to refer to themselves as with a MetLife representative, MetLife insurance agent, or a MetLife producer. And, "seminar/sales presentation" is bracketed so that agents can use the word "sales presentation" in the states where it is required"

Bank Bullets

The Bank Bullets (FDIC) is bracketed because this piece will be used by the two distribution channels. One of which requires that the Bank Bullets appear and one that does not use them at all

"[Company Logo]"

This provides a co-branding opportunity for our independent channels that are not MetLife company. The logo will vary based the company.

MetLife®

Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Print Ad

ADF#1841.07

There are two types of variable material set forth in brackets within the enclosed form. These are:

1. Illustrative material; and
2. Specific variable material

Illustrative Material

Illustrative material consists of entries such as the agent/producer's name, contact information, company, agent license #, date, time and place of the seminar/ sales presentation advertised.

Specified Variable Material

Specific items marked will be changed only as indicated in the explanations set forth below.

Section

Explanation

"[Can be photo or Snoopy image]"

This advertisement will be offered with 3 different creative; all text; with a 4c photo; and with Snoopy. The layout and copy will remain the same.

"[Call your MetLife representative/insurance agent/producer] today.]"
"[Come to a [seminar/sales presentation] to learn more.]"

Agents will have the option to use this ad to advertise a seminar /sales presentation with info or as an ad with just their contact info. Also, based on state requirement, agent using this ad will have the option to refer to themselves as with a MetLife representative, MetLife insurance agent, or a MetLife producer. And, "seminar/sales presentation" is bracketed so that agents can use the word "sales presentation" in the states where it is required"

Bank Bullets

The Bank Bullets (FDIC) is bracketed because this piece will be used by the two distribution channels. One of which requires that the Bank Bullets appear and one that does not use them at all

"[Company Logo]"

This provides a co-branding opportunity for our independent channels that are not MetLife company. The logo will vary based the company.

Metropolitan Life Insurance Company
57 Greens Farms Road, Westport, CT 06880
Tel 203 221-3859 Fax 203 221-6573
Mrinaldi@metlife.com



Mary J. Rinaldi
Long-Term Care

February 7, 2008

Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: Filing No. I08-03
Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC Company No. 65978 - FEIN 13-5581829

Dear Sir/Madam:

We enclose for filing electronic copies of the Individual long-term care advertising materials described below. The materials are intended for use with the following approved Individual long-term care policy form LTC2007 AR approved on August 17, 2007.

The advertising materials are new and do **not** replace any materials previously filed with your Department.

Advertising Form Number	Brief Description of Invitation to Inquire Advertising Material
ADF# 1839.07	Print Ad – Flexible
ADF# 1840.07	Print Ad – Think About
ADF# 1841.07	Print Ad – Far Off

Please note the ads are for placement in a newspaper and in a 4x6 format.

Variable material will be modified in accordance with the enclosed Explanation of Variables.

The NAIC form is enclosed and the filing fee check has been mailed to your Department.

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,

Mary J. Rinaldi
Consultant-Compliance Marketing/AD