Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Group Long-Term Care Insurance Advertising	SERFF Tr Num: META-125515169	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 38318
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: G08-10	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Harris Shearer
	Author: Mary Rinaldi	Disposition Date: 04/21/2008
	Date Submitted: 03/05/2008	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date: 04/15/2008

State Filing Description:

General Information

Project Name: G08-10
Project Number: G08-10
Requested Filing Mode: File & Use
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 04/21/2008
State Status Changed: 04/21/2008
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Group Market Type: Employer

Deemer Date:

Filing Description:

Re: MetLife Filing No. G08-10

Metropolitan Life Insurance Company ("MetLife")

Group Long-Term Care Insurance Advertising

NAIC Company No. 65978 - FEIN 13-5581829

Dear Sir/Madam:

We enclose for filing electronic copies of the group long-term care advertising materials described below. The material are intended for use with the following previously approved group long-term care policy forms G.LTC197 approved September 28, 1998, G.LTC1597 approved September 1, 1998, and GPNP99-LTC approved February 22, 2000.

The enclosed Spanish version of the advertising form is similar to the English version of advertising form ADF# 479.00 which was filed with your Department on March 22, 2001.

Advertising Form Number Brief Description of Invitation to Inquire Advertising Material
ADF# 479.00 Grande Insert – Spanish Version

This is a translated version of ADF#479.00, the Grande Insert. This form will be used, when necessary, to communicate with the Spanish speaking population about long-term care insurance.

Please note the only difference to the Spanish version is the addition of a disclosure advising that any future communication from MetLife will be in English, not Spanish. This disclosure is highlighted in yellow for ease of identification.

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

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance mrinaldi@metlife.com

MKTG/AD

Green Farms Road
Westport, CT 06880
(203) 221-3859 [Phone]

Filing Company Information

Metropolitan Life Insurance Company.
1MetLife Plaza
Long Island City, NY 11101-4015
(111) 111-1111 ext. [Phone]

CoCode: 65978
Group Code: -99
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	$0.00	03/05/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000898856	$25.00	02/26/2008

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	04/21/2008	04/21/2008

Disposition

Disposition Date: 04/21/2008

Implementation Date: 04/15/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*META-125515169*	*State:*	*Arkansas*
Filing Company:	*Metropolitan Life Insurance Company.*	*State Tracking Number:*	*38318*
Company Tracking Number:	*G08-10*		
TOI:	*LTC03I Individual Long Term Care*	*Sub-TOI:*	*LTC03I.001 Qualified*
Product Name:	*Group Long-Term Care Insurance Advertising*		
Project Name/Number:	*G08-10/G08-10*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Form		No
Supporting Document	Explanation of variables		No
Supporting Document	Grande Insert English Version		No
Supporting Document	Translation Certification form		No
Form	Grande Insert - Spanish Version		No

Form Schedule

Lead Form Number: ADF# 479.00

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF# 479.00	Advertising	Grande Insert - Spanish Version	Initial		0	ADF# 479.00_Grande Insert Sp .pdf

MetLife® Seguro colectivo de cuidados a largo plazo

Una solución simple para un asunto serio.

Metropolitan Life Insurance Company ("MetLife")

¿Se pregunta si el seguro de cuidados a largo plazo es apropiado para usted o para uno de sus familiares?

Aquí le proporcionamos algunas respuestas a las preguntas más frecuentes.

1.

Úselas a modo de ayuda para tomar una decisión.

¿Qué quiere decir MetLife cuando habla de "la cantidad total de dólares de prestaciones" que tiene usted?

Es un concepto relativamente simple, una vez que se entienden los fundamentos básicos del seguro de cuidados a largo plazo (Long Term Care – LTC). Cuando decimos que su plan le proporcionará una "cantidad total de dólares de prestaciones" para gastar en sus cuidados a largo plazo, queremos decir que usted tiene cierta suma de fondos disponible para sus gastos de servicios de cuidado a largo plazo.

He aquí cómo funciona:

"Prestaciones totales de por vida" (Total Lifetime Benefit). Esta es la cantidad total de dólares de prestaciones que le proveerá el plan que usted elija. Si divide la "cantidad total de dólares de prestaciones" por la cantidad de prestaciones diarias (Daily Benefit Amount - DBA), obtendrá el período mínimo de tiempo de duración de su cobertura. Si usted recibe prestaciones por menos de la cantidad diaria, su cobertura durará un período de tiempo más prolongado.

"Cantidad de prestaciones diarias" ("Daily Benefit Amount"- DBA). El plan que usted elija tiene un DBA específico, que es la cantidad máxima que su plan pagará por los servicios de cuidado a largo plazo cubiertos en un día dado. Algunos tipos de servicios se reembolsan hasta en un 100% de la DBA, otros en un nivel más bajo. Si la prestación que usted recibe en un día dado es menor de su DBA, la diferencia se reservaría para que usted la use en otra oportunidad. (Usted no "perdería" su dinero). Si el cuidado recibido en un día dado cuesta más que el porcentaje máximo de DBA pagadero, entonces su plan pagaría la cantidad máxima y usted pagaría el costo restante.

Duración de las prestaciones. El plan que usted elija tiene una "duración" específica que le dice cuánto tiempo durará la cantidad total de dólares de prestaciones para servicios cubiertos si el plan paga el total de DBA diario. Por ejemplo, si su plan pagó $100 por día y su "cantidad total de dólares de prestaciones" era de $150,000, entonces su cobertura duraría 1,500 días (más de 4 años).

(Sigue al otro lado)

ADF# 479.00

Más Hechos

sobre los servicios de cuidados a largo plazo

- El promedio de costo anual de cuidados en una institución de convalencencia es de $66,000 o $183 por día.* Se espera que el costo aumente a $190,600 para el año 2030.**
- El promedio de costo anual de cuidados domiciliarios está sobre $24,000* y se espera que el costo aumente a $68,000 para el año 2030.**

** "MetLife Market Survey of Nursing Home and Home Care Costs," MetLife Mature Market Institute, Septiembre 2006. ($19/hr., cinco horas por día, cinco días por semana para un ayudante a domicilio.)*

*** "Can Aging Baby Boomers Avoid the Nursing Home?", Stucki, B., Mulvey, J. and American Council of Life Insurers, Marzo de 2000, página 15.*

Para solicitar una carpeta con material informativo,

llame a uno de nuestros expertos en servicios de cuidado a largo plazo de MetLife.

[1-800-438-6388]

Se dispone de asesores profesionales por teléfono para responder a las preguntas y ayudar en la toma de decisiones.
Las personas con deficiencias auditivas y que usan TTY, pueden llamar al 1-800-638-1004.
Por favor, tenga en cuenta que la información será proporcionada en inglés.

Es posible que el seguro de cuidados a largo plazo esté disponible únicamente en inglés. Si compra un seguro de cuidados a largo plazo, sus derechos se regirán exclusivamente por la póliza en idioma inglés.

Metropolitan Life Insurance Company

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Metropolitan Life Insurance Company, New York, NY 10166

L06076571(exp1208)(xTX)MLIC-LD
LTC04184(0507) Impreso en EE.UU.

¿Es la compra de un seguro de cuidados a largo plazo diferente o mejor que usar mis propios ahorros? ¿Por qué sí o por qué no?

De qué manera planificar los gastos de los servicios de cuidado a largo plazo (y cómo pagarlos) es una decisión personal. Si intenta dilucidar cuál opción le costaría menos, tendrá que fijarse en cuánto necesitaría invertir para tener suficiente dinero ahorrado.

Si elige usar sus ahorros para cubrir sus gastos de servicios de cuidado a largo plazo, entonces necesita planificar y ahorrar en forma agresiva, comenzando ya. La mayor contra de este criterio de "hágalo usted mismo" es que usted no sabrá con certeza cuándo podría necesitar dichos servicios. Podría ser en un futuro lejano, o a la vuelta de la esquina. De modo que si decide pagar por los cuidados a largo plazo usted mismo, tendrá que asumir el riesgo de suponer que no necesitará de esos cuidados hasta que tenga suficiente dinero ahorrado para pagar por ellos.

Si elige comprar un seguro, entonces pagará una cantidad relativamente pequeña cada mes y estará cubierto en el momento que lo necesite.

He aquí un ejemplo simple de "inversión":

Hágalo usted mismo: Digamos que usted invirtió $45 por mes durante 20 años a una tasa de interés compuesto del 8%. Al final de esos 20 años, usted tendría ahorrados $26,683 para gastar en cuidados a largo plazo. Eso es todo.

Compra de seguro: Ahora digamos que usó esos mismos $45* para pagar las primas de un plan de seguro de cuidados a largo plazo (LTC) con una prestación total de por vida de $182,500. Si hubiera pagado dicha prima durante 20 años, habría "invertido" un total de $10,800 y contaría con $182,500 para pagar el costo de los servicios de cuidado a largo plazo.

**Esto demuestra que $45 de primas y $182,500 de prestaciones totales de por vida como ejemplo. La prima real será basada en su edad. La cantidad de preotacion total de por vida depende del plan seleccionado y la prima variará con la cantidad de prestaciones seleccionadas.*

El Plan de seguro de cuidados a largo plazo de MetLife ofrece varias opciones en cuanto a cantidad de cobertura. ¿Cómo decide una persona cuál es la "cantidad" de cobertura apropiada?

Para tener como referencia algunas normas de orientación generales, busque en su Propuesta de planes el costo promedio nacional de los cuidados a largo plazo o llame a uno de nuestros Expertos en seguros de cuidados a largo plazo para informarse del costo de dichos cuidados en su área. Para muchas personas, el plan que más se acerca al costo calculado es "la cantidad apropiada". Tenga en cuenta que el costo de los servicios de cuidados a largo plazo puede variar de estado a estado y de región a región. El costo de dichos cuidados en su localidad podría ser mucho más alto o aún más bajo que el promedio a nivel nacional. Asimismo tenga en cuenta que nadie dice que debe comprar la cantidad máxima de seguro disponible para usted. Algunas personas piensan confiar en sus ahorros para pagar parte de sus servicios de cuidados a largo plazo, y comprar una cantidad menor de seguro.

Algunas personas dicen, "Yo cuento con mi esposa (o esposo) y mis hijos para que me cuiden". Si eso fuera cierto, ¿para que necesitaría (o querría) un seguro de servicios de cuidados a largo plazo?

Es posible que el familiar más afectuoso y leal no esté disponible o en condiciones de proveer la clase de atención que usted pudiera necesitar. ¿Qué pasaría si su cónyuge también estuviera enfermo? (¿Y si no está casado?) ¿Y si sus hijos vivieran lejos o trabajaran? Hoy en día cada vez más familias se encuentran diseminadas por todo el país y en muchos casos los hijos trabajan a tiempo completo. Eso podría hacerles difícil proporcionar una atención dedicada a sus padres. El seguro de cuidados a largo plazo es una forma de ayudar a asegurarse de que usted tenga los recursos necesarios para pagar por servicios de cuidados a largo plazo proporcionados por profesionales.

¿Cuál es la "edad correcta" para comprar un seguro de LTC? ¿Cuándo es que la mayoría de las personas lo compra?

No hay una edad "correcta". No obstante, debería tener en cuenta que las cuotas están basadas en la edad que tenga a la fecha en que su cobertura entra en vigencia. Cuanto más joven sea, más baja será su cuota. El comprar un seguro a una edad más avanzada no significa *únicamente* que pagará una cuota mensual más alta. En la mayoría de los casos, también implica que gastará más en las primas totales.

Usted puede verificar por si mismo si calcula basandose en su edad/primas: **

Calcule el costo total de cobertura

1. Tome su edad actual y réstela por 80 : _____
2. Multiplique eso por la tarifa anual para su edad actual: _____ (Esté es su costo total de cobertura.)
3. Lo siguiente, tome su edad en cinco años de ahora y la resta por 80: _____
4. Multiplique eso por la tarifa anual de su edad en cinco años de ahora.
5. Mire la differencia — usted pagaría menos por el total de primas comprandolas antes, verdad?

*** Este ejercicio demuestra que las primas siguen costante y están pagadas hasta los 80 años de edad.*

Los planes de cuidados a largo plazo de MetLife tienen la renovación garantizada. La cobertura no puede ser cancelada debido a su edad o a un cambio en su estado de salud. Las primas sólo pueden aumentar como resultado de un incremento aplicado a toda una clase de seguro. Como en la mayoría de las pólizas de seguros colectivos de cuidados a largo plazo, las pólizas colectivas de MetLife contienen ciertas exclusiones, períodos de espera, reducciones de prestaciones, limitaciones y términos de vigencia. Para obtener información sobre costos y detalles completos, comuníquese con MetLife llamando al 1-800-438-6388. Número de Polizas de Seguro: G.LTC197, G.LTC1597 o GPNP99-LTC.

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Review Status:

Satisfied -Name: NAIC Form 03/05/2008

Comments:

Attachment:

AR _ NAIC_Group.pdf

Review Status:

Satisfied -Name: Explanation of variables 03/05/2008

Comments:

Attachment:

ADF# 479.00_Grande Insert_EOV.pdf

Review Status:

Satisfied -Name: Grande Insert English Version 03/05/2008

Comments:

Submitted as a courtesy.

Attachment:

ADF# 479.00_Grande Insert -Eng.pdf

Review Status:

Satisfied -Name: Translation Certification form 03/05/2008

Comments:

Attachment:

Grand Insert Cert.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	☒ Review & Approval ☐ File & Use ☐ Informational ☐ Combination (please explain): _____ ☐ Other (please explain): _____

6.	Company Tracking Number: G08-10	Advertising Forms: ADF# 479.00
7.	☒ New Submission ☐ Resubmission ☐ Previous file #	

8.	Market	☐ Individual ☐ Franchise	
		Group	☐ Small ☐ Large ☒ Small and Large
			☒ Employer ☐ Association ☐ Blanket ☐ Discretionary ☐ Trust ☐ Other: _____
9.	Type of Insurance	LTC03G Group Long-Term Care Insurance	
10.	Product Coding Matrix Matix Filing Code	LTC03G.001 - Qualified	

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11.	**Submitted Documents**	☐ **FORMS** ☐ Policy ☐ Outline of Coverage ☐ Certificate ☐ Application ☐ Rider/Endorsement ☒ Advertising ☐ Schedule of Benefits ☐ Other ☐ **RATES** ☐ New Rate ☐ Revised Rate ☐ **FILING OTHER THAN FORM OR RATES:** Please explain: **SUPPORTING DOCUMENTATION** ☐ Articles of Incorporation ☐ Third Party Authorization ☐ Association Bylaws ☐ Trust Agreements ☐ Statement of Variability ☐ Certifications ☐ Actuarial Memorandum ☐ Other:
12.	**Filing Submission Date**	**March 5, 2008**
13.	**Filing Fee (If required)**	Amount $25 .00 Check Date February 26, 2008 Retaliatory ☐ Yes ☒ No Check Number 000898856
14.	**Date of Domiciliary Approval**	**NA** **New York does not require LTCI advertising to be filed.**

15.	**Filing Description:** **GROUP LONG-TERM CARE INSURANCE ADVERTISING MATERIAL(S)**
	PLEASE SEE COVER LETTER

View Complete Filing Description

16.	**Certification (If required)**

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of ARKANSAS

Print Name Mary J. Rinaldi Title: Consultant-Compliance/Marketing/AD

Original Signature Mary J. Rinaldi Date March 5 , 2008

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17.	Form Filing Attachment
This filing transmittal is part of company tracking number	G08-10
This filing corresponds to rate filing company tracking number	

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	Grande Insert – Spanish Version	ADF# 479.00	☒ Initial ☐ Revised ☐ Other _____	
02			☐ Initial ☐ Revised ☐ Other _____	
03			☐ Initial ☐ Revised ☐ Other	
04			☐ Initial ☐ Revised ☐ Other _____	
05			☐ Initial ☐ Revised ☐ Other _____	
06			☐ Initial ☐ Revised ☐ Other _____	
07			☐ Initial ☐ Revised ☐ Other _____	
08			☐ Initial ☐ Revised ☐ Other _____	
09			☐ Initial ☐ Revised ☐ Other _____	
10			☐ Initial ☐ Revised ☐ Other _____	
11			☐ Initial ☐ Revised ☐ Other _____	
12			☐ Initial ☐ Revised ☐ Other _____	

LH FFA-1

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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 **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
02			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
03			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
04			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
05			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
06			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
07			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
08			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	
09			☐ **New** ☐ **Revised** **Request +____% -____%** ☐ **Other _____**	

LH RFA-1

Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

INVITATION TO INQUIRE

GRANDE INSERT EOV

FORM NUMBER: ADF# 479.00

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 logo, toll-free telephone number, website address, and administrative codes, which may be varied.

Specific Variable Material

Specific variable material is marked as numerical items within the enclosed form. Specific items marked will be changed only as indicated in the explanations set forth below.

Section	Item	Explanation
Front of Insert	1	Item will appear as shown or may be omitted. Item may be revised to reflect updates to sources and changes in statistical information.

MetLife® Group Long-Term Care Insurance

A simple solution for a serious matter.

Wondering if Long-Term Care Insurance is right for you or your family member?

Here are answers to commonly asked questions. 1.

Use this to help you in your decision-making.

What does MetLife mean when they talk about your "total amount of benefit dollars?"

It's a fairly simple concept once you understand the basic workings of Long-Term Care Insurance. When we say your plan will provide you with a "total amount of benefit dollars" to use for your long-term care expenses, we mean that you have a certain sum of funds available to use for your long-term care expenses.

Here's how it works:

"Total Lifetime Benefit." This is the total dollar amount of benefits the plan you select will provide. If you divide your Daily Benefit Amount into your "total amount of benefit dollars," you'll get the minimum length of time your coverage will last. If you receive less than the daily benefit amount, your coverage will last a longer period of time.

"Daily Benefit Amount" (DBA). The plan you select has a specific DBA, which is the maximum amount your plan will pay for covered long-term care services in any one given day. Some types of services are reimbursed up to 100% of the DBA and some at a lower level. If the benefit you receive for a given day is less than your DBA, the difference would be reserved for you to use another time. (You wouldn't "lose" your money.) If your care for a given day costs *more* than the maximum percentage of the DBA payable, then your plan would pay that maximum amount and you would pay the remaining cost yourself.

Duration of coverage. The plan you select has a specific "length" of time that tells you how long your total amount of benefit dollars for covered services will last if the plan paid the full DBA each day. So for example, if your plan paid $100 each day and your "total amount of benefit dollars" was $150,000, then your coverage would last for 1,500 days (over 4 years).

(See other side)

More Facts *about long-term care*

- The average annual cost of Nursing Home care is over $66,000 or $183 per day.* The cost is expected to jump to $190,600 by year 2030.**
- The average annual cost of home care is over $24,000* and the cost is expected to jump to $68,000 by year 2030.**

Sources:
** "MetLife Market Survey of Nursing Home and Home Care Costs," MetLife Mature Market Institute, September 2006. ($19/hr., five hours per day, five days per week for a home health aide.)*

*** "Can Aging Baby Boomers Avoid the Nursing Home?", Stucki, B., Mulvey, J. and American Council of Life Insurers, March 2000, page 15.*

If you have your own questions,
Visit www.metlife.com/mybenefits or call a Long-Term Care Insurance Expert at:

1-800-438-6388

Professional counselors are available by phone to answer questions and assist with decision-making.

Hearing impaired with a TTY, call 1-800-638-1004.

Metropolitan Life Insurance Company

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Metropolitan Life Insurance Company, New York, NY 10166

Is buying Long-Term Care Insurance different from (or better than) using my own savings? Why or why not?

How you plan for (and pay for) long-term care expenses is a personal decision. If you're trying to figure out which way might cost you the least in the long run, you'll want to look at how much you might need to invest in order to have enough money set aside.

If you choose to use your savings for your long-term care expenses, then you need to plan and save aggressively, starting now. The one big downside to this do-it-yourself approach is that you won't know for certain when you might need care. It could be far off or around the corner. So if you decide to pay for care yourself, you need to be willing to take the risk that you wouldn't need the care until you have enough money saved to pay for it.

If you choose to buy insurance, then you'll pay a premium each month and have coverage whenever you might need it.

Here's a simple "investment" example:
Do-it-yourself: Let's say you invested $45 a month for 20 years at a compounded rate of return of 8%. At the end of 20 years, you'd have $26,683 saved up to spend on long-term care. That's it.

Buy insurance: Now let's say you took that same $45* and used it to pay premiums for an LTC Insurance Plan with a Total Lifetime Benefit of $182,500*. If you paid that premium for 20 years, you would have "invested"a total of $10,800 and you would have $182,500 to pay for the costs of long-term care.

** This assumes $45 premium and $182,500 lifetime benefit amount as an example. Actual premium will be based on your age. The amount of benefits provided depends upon the plan selected and the premium will vary with the amount of benefits selected.*

The MetLife Long-Term Care Insurance Plan offers several choices of coverage amounts. How does a person decide which is the "right" amount?

For a guideline, look in your Plan Proposal for the national average cost of care or call a Long-Term Care Insurance Expert for the cost of care in your area. For many people, the plan that most closely matches the expected cost is the "right amount." Keep in mind that the cost of long-term care may vary from state to state and region to region. The cost of care in your local area could be much higher or even lower than the national average. And also keep in mind that no one says you must buy the maximum amount of insurance available to you. Some people plan to rely on their savings to pay for part of their long-term care and buy a smaller amount of insurance.

L06076571(exp1208)(xTX)MLIC-LD
LTC03778(0706) Printed in U.S.A.

Some people say, "I'm counting on my wife (or husband) and children to take care of me." If that's true, why would I need (or want) Long-Term Care Insurance?

The most loving and loyal of family members may not be available or able to provide the kind of care you could need. What if your spouse were also ill? (What if you're not married?) What if your children live far away or work? These days, more families are scattered around the country and in many cases, children hold full-time jobs. That could make it difficult for them to provide dedicated care for their parents. Long-Term Care Insurance is one way to help make sure you have the resources to pay for long-term care by professional caregivers.

What's the "right age" to buy LTC Insurance?

There is no "right" age. You might keep in mind, however, that rates are based on your age on the date your coverage becomes effective; the younger you are, the lower your rate will be. Buying later in life doesn't *just* mean you will pay a higher monthly premium. In the majority of cases, it also means you'll spend more in total premiums, too.

You can prove this to yourself by doing the math based on your age/rates: **

Calculate the total cost of coverage

1. Take your current age and subtract it from 80 : _____
2. Multiply that by the annual rate for your current age: _____ (This is your total cost of coverage.)
3. Next take your age five years from now and subtract it from 80: _____
4. Multiply that by the annual rate for your age five years from now.
5. Look at the difference — you would pay less in total premiums by buying earlier, right?

*** The exercise assumes premiums remain constant and are paid to age 80.*

MetLife long-term care plans are guaranteed renewable. Coverage cannot be cancelled due to your individual age or a change in your health. Premiums may only be raised as a result of an increase made on a class-wide basis. Like most Group Long-Term Care Insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. For information about costs and complete details, call 1-800-438-6388. Group Insurance Policy Numbers: G.LTC197, G.LTC1597 or GPNP99-LTC.

TRANSPERFECT
TRANSLATIONS

City of New York, State of New York, County of New York

I, Celadon Whitehurst, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation of the "ADF#479.00_GrandeInsert" PDF from English into Spanish (U.S.).

Signature

Sworn to before me this
July 6, 2007.

Signature, Notary Public

BRENDA GONZALEZ
NOTARY PUBLIC, STATE OF NEW YORK
No. 01GO6109515
QUALIFIED IN BRONX COUNTY
MY COMMISSION EXPIRES MAY 10, 20

Stamp, Notary Public

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