

SERFF Tracking Number: META-125575856 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38572
Company Tracking Number: I08-12
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-12/I08-12

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual Long-Term Care Insurance Advertising SERFF Tr Num: META-125575856 State: ArkansasLH

TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 38572
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I08-12 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer
Author: Mary Rinaldi Disposition Date: 04/15/2008
Date Submitted: 03/29/2008 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: I08-12
Project Number: I08-12
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: Resubmission

Group Market Size:
Group Market Type:

Deemer Date:

Filing Description:

Re: Filing No. I08-12

Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising

NAIC Company No. 65978 - FEIN No. 13-5581829

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Previous Filing Number:
ADF#1606.05(Rev.0208)
Overall Rate Impact:
Filing Status Changed: 04/21/2008
State Status Changed: 04/21/2008
Corresponding Filing Tracking Number:

Dear Sir/Madam:

SERFF Tracking Number: META-125575856 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38572
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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
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Advertising Form Number Brief Description of Invitation to Inquire Advertising Material
ADF#1606.05(Rev.0208) Letter K - Employer to Employee, Announcement of Multi-Life Program and Agent Contact Information

- The only change to the form is the following language “..Medicaid typically won’t pay until after you meet any state eligibility requirements, including any that require your assets to be at or below a particular level.
- A red-lined version is also enclosed for your information.

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-125575856 State: Arkansas
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(111) 111-1111 ext. [Phone]

FEIN Number: 13-5581829

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	03/29/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000907446	\$25.00	03/25/2008

SERFF Tracking Number: META-125575856 State: Arkansas
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Product Name: Individual Long-Term Care Insurance Advertising
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Correspondence Summary

Dispositions

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

SERFF Tracking Number: *META-125575856* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38572*
Company Tracking Number: *I08-12*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance Advertising*
Project Name/Number: *I08-12/I08-12*

Disposition

Disposition Date: 04/15/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125575856 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38572
 Company Tracking Number: I08-12
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance Advertising
 Project Name/Number: I08-12/I08-12

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanation of Variables	Filed-Closed	Yes
Supporting Document	Red-Lined Version of ADF#1606.05(Rev.0208)	Filed-Closed	Yes
Supporting Document	NAIC Form	Filed-Closed	Yes
Supporting Document	Cover Letter	Filed-Closed	Yes
Form	Letter K - Employer to Employee, Announcement of Multi-Life Program and Agent Contact Information	Filed-Closed	Yes

SERFF Tracking Number: META-125575856 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38572
 Company Tracking Number: I08-12
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual Long-Term Care Insurance Advertising
 Project Name/Number: I08-12/I08-12

Form Schedule

Lead Form Number: ADF#1606.05(Rev.0208)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF#1606.05(Rev.0208)	Advertising	Letter K - Employer to Employee, Announcement of Multi-Life Program and Agent Contact Information	Revised	Replaced Form #: ADF#1606.05 Previous Filing #: NA	0	ADF#1606.05 (Rev.0208) Letter K- Employer to Employee, Announceme nt of Multi-Life Program and Agent Contact Information.p df

Letter K – Employer to Employee, Announcement of Multi-Life Program and Agent Contact Information

THIS LETTER/E-MAIL/COMMUNICATION MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY OR COMPANY-APPROVED COMPANY WEBSITE

[Date]

[Name]

[Regular Mail Address/Email Address]

Find out more about a valuable [new] benefit available to you through the

**Metropolitan Life Insurance Company (“MetLife”)
Long-Term Care Insurance Multi-Life Discount
Program**

Is Long-Term Care Insurance part of your financial plan for the future?

You have probably planned for your financial future with savings, a 401(k) plan or other investments. But what would happen if, due to an accident, illness or the aging process, you could no longer care for yourself? If Long-Term Care Insurance isn't part of your financial plan, you could be placing your financial future at risk.

[You probably have not considered Long-Term Care Insurance.]

[That's why] [Employer/Association] is pleased to provide you with the opportunity to speak with a MetLife appointed [Producer/Broker/Insurance Agent (Insurance Agent must be used in CA and SD)] about how you can supplement your benefits package with Long-Term Care Insurance coverage from MetLife. Medicare, disability insurance and other types of health insurance are not designed for long-term care coverage and Medicaid typically won't pay until *after you meet any state eligibility requirements, including any that require your assets to be at or below a particular level.* Long-Term Care Insurance is specifically designed to help protect you, your assets, your family and your lifestyle from the potentially high costs associated with long-term care.

Help secure your future – Apply now for a Long-Term Care Insurance Multi-Life Discount Rate.

Effective [Date], [Employer/Association] will make available a choice of Long-Term Care Insurance (LTCI) plans on a [voluntary/employer or association] pay basis. You have the opportunity to apply for a long-term care insurance policy through a MetLife appointed [Producer/Broker/Insurance Agent (Insurance Agent must be used in CA and SD)]. The program benefits are also extended to your eligible family members.

[The following text will be either shown or omitted:

Look for more information, including an upcoming informational/enrollment meeting, to come soon! A MetLife appointed [Producer/Broker/Insurance Agent (Insurance Agent must be used in CA and SD)] will give you detailed information about the options available to you and will answer questions you may have.]

[The following text will be either shown or omitted:

To determine if a MetLife Long-Term Care Insurance policy is something you or others in your family should consider, please contact to discuss whether a no-obligation consultation with you or a family member makes sense.]

[Representative's/Insurance Agent's Name,]
at [Telephone Number(s)/E-Mail Address)]

[Sincerely,]

[Name]

[Title]

• 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

The Metropolitan Life Insurance Company's ("MetLife") Long-Term Care Insurance policies are guaranteed renewable. This means that once a policy is issued, it cannot be cancelled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate increase made on a class-wide basis in the state where the policy is issued and approved by the Department of Insurance.

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. A MetLife Representative/Insurance Agent/Producer can provide you with complete costs and details.

This [solicitation/letter/announcement (solicitation must be used in AZ)] describes coverage offered by MetLife. Depending upon state availability, coverage may be offered by the following MetLife policies:LTC2-VAL,LTC2-IDEAL,LTC2-PREM,LTC2-FAC, LTC2007.In some states, coverage may be offered by the above-referenced policy number followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

SERFF Tracking Number: *META-125575856* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38572*
Company Tracking Number: *I08-12*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance Advertising*
Project Name/Number: *I08-12/I08-12*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125575856 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38572
Company Tracking Number: I08-12
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I08-12/I08-12

Supporting Document Schedules

Satisfied -Name: Explanation of Variables	Review Status: Filed-Closed	04/21/2008
Comments:		
Attachment: EOV_1606.05(Rev0208)_LTR K_To Employee.pdf		
Satisfied -Name: Red-Lined Version of ADF#1606.05(Rev.0208)	Review Status: Filed-Closed	04/21/2008
Comments:		
Attachment: ADF#1606.05(Rev.0208) Red-Lined Version_.pdf		
Satisfied -Name: NAIC Form	Review Status: Filed-Closed	04/21/2008
Comments:		
Attachment: AR _ NAIC_Individual.pdf		
Satisfied -Name: Cover Letter	Review Status: Filed-Closed	04/21/2008
Comments:		
Attachment: AR_I_Filing Letter .pdf		



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

K – Valuable New Benefit Available Contact Info (Multi-Life)

ADF#1606.05 (Rev.0208)

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 date, company name, recipient's name, sender's name and contact information, periods of time, web site address, administrative codes, all which may be varied.

- Recipient Name/Company/Address - To identify where recipient information will go
- Agent Name/Company/Address - To identify where agent return address and information will go
- Stamp - To identify where stamp goes

Specified Variable Material

Specific variable material will be changed only as indicated in the explanation set forth below.

Section	Explanation
Back	FDIC disclaimer, referred to by MetLife as "Bank Bullets" are bracketed for use by broker channel only. Not MetLife agent distribution channel.
You probably have not considered Long-Term Care Insurance	This heading will appear as shown or may be deleted.
That's Why	This text will appear as shown or may be deleted.
Employer/Association	Only one of these terms will be used depending on who uses the material.
Producer/Broker/Insurance Agent	Only one of the terms will be used depending on who uses the material.
Voluntary/employer or association	Only one of the terms will be used depending on who uses the material.

Letter K – Employer to Employee, Announcement of Multi-Life Program and Agent Contact Information

THIS LETTER/E-MAIL/COMMUNICATION MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY OR COMPANY-APPROVED COMPANY WEBSITE

[Date]

[Name]

[Regular Mail Address/Email Address]

Find out more about a valuable [new] benefit available to you through the

**Metropolitan Life Insurance Company (“MetLife”)
Long-Term Care Insurance Multi-Life Discount
Program**

Is Long-Term Care Insurance part of your financial plan for the future?

You have probably planned for your financial future with savings, a 401(k) plan or other investments. But what would happen if, due to an accident, illness or the aging process, you could no longer care for yourself? If Long-Term Care Insurance isn't part of your financial plan, you could be placing your financial future at risk.

[You probably have not considered Long-Term Care Insurance.]

[That's why] [Employer/Association] is pleased to provide you with the opportunity to speak with a MetLife appointed [Producer/Broker/Insurance Agent (Insurance Agent must be used in CA and SD)] about how you can supplement your benefits package with Long-Term Care Insurance coverage from MetLife. Medicare, disability insurance and other types of health insurance are not designed for long-term care coverage and Medicaid typically won't pay until *after you meet any state eligibility requirements, including any that require your assets to be at or below a particular level.* Long-Term Care Insurance is specifically designed to help protect you, your assets, your family and your lifestyle from the potentially high costs associated with long-term care.

Help secure your future – Apply now for a Long-Term Care Insurance Multi-Life Discount Rate.

Effective [Date], [Employer/Association] will make available a choice of Long-Term Care Insurance (LTCI) plans on a [voluntary/employer or association] pay basis. You have the opportunity to apply for a long-term care insurance policy through a MetLife appointed [Producer/Broker/Insurance Agent (Insurance Agent must be used in CA and SD)]. The program benefits are also extended to your eligible family members.

[The following text will be either shown or omitted:

Look for more information, including an upcoming informational/enrollment meeting, to come soon! A MetLife appointed [Producer/Broker/Insurance Agent (Insurance Agent must be used in CA and SD)] will give you detailed information about the options available to you and will answer questions you may have.]

[The following text will be either shown or omitted:

To determine if a MetLife Long-Term Care Insurance policy is something you or others in your family should consider, please contact to discuss whether a no-obligation consultation with you or a family member makes sense.]

[Representative's/Insurance Agent's Name,]
at [Telephone Number(s)/E-Mail Address)]

[Sincerely,]

[Name]

[Title]

• 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

The Metropolitan Life Insurance Company's ("MetLife") Long-Term Care Insurance policies are guaranteed renewable. This means that once a policy is issued, it cannot be cancelled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate increase made on a class-wide basis in the state where the policy is issued and approved by the Department of Insurance.

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. A MetLife Representative/Insurance Agent/Producer can provide you with complete costs and details.

This [solicitation/letter/announcement (solicitation must be used in AZ)] describes coverage offered by MetLife. Depending upon state availability, coverage may be offered by the following MetLife policies:LTC2-VAL,LTC2-IDEAL,LTC2-PREM,LTC2-FAC, LTC2007.In some states, coverage may be offered by the above-referenced policy number followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

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: I08-12			Advertising Form: ADF#1606.05 (Rev.0208)			
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		I08-12
This filing corresponds to rate filing company tracking number		

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	Letter K - Employer to Employee, Announcement of Multi-Life Program and Agent Contact Information	ADF#1606.05 (Rev.0208)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	ADF#1606.05
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	

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 Description	Affected Form Numbers		Previous State Filing Number
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
57 Greens Farms Road, Westport, CT 06880
Tel 203 221-3859 Fax 203 221-6573
Mrinaldi@metlife.com



Mary J. Rinaldi
Long-Term Care

March 31, 2008

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

Re: Filing No. I08-12
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 forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR approved by your Department on January 13, 2005 and LTC2007 AR approved on August 17, 2007.

The enclosed advertising material is similar to advertising form ADF#1606.05 approved by your Department March 6, 2006.

Advertising Form Number	Brief Description of Invitation to Inquire Advertising Material
--------------------------------	------------------------------------------------------------------------

ADF#1606.05(Rev.0208)	Letter K - Employer to Employee, Announcement of Multi-Life Program and Agent Contact Information
-----------------------	---------------------------------------------------------------------------------------------------

- The only change to the form is the following language “..Medicaid typically won’t pay until *after you meet any state eligibility requirements, including any that require your assets to be at or below a particular level.*”
- A red-lined version is also enclosed for your information.

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