

SERFF Tracking Number: META-125598051 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38676  
Company Tracking Number: I08-13  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual LTCI Advertising  
Project Name/Number: I08-13/I08-13

## Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising SERFF Tr Num: META-125598051 State: ArkansasLH  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 38676  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I08-13 State Status: Filed-Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer  
Author: Mary Rinaldi Disposition Date: 07/23/2008  
Date Submitted: 04/08/2008 Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: I08-13 Status of Filing in Domicile: Authorized  
Project Number: I08-13 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: Resubmission Previous Filing Number: I07-23  
Group Market Size: Overall Rate Impact:  
Group Market Type: Filing Status Changed: 07/23/2008  
State Status Changed: 07/23/2008  
Deemer Date: Corresponding Filing Tracking Number:  
Filing Description:  
Re: MetLife Filing No. I08-13  
Metropolitan Life Insurance Company ("MetLife")  
Individual Long-Term Care Insurance Advertising  
NAIC Company No. 65978 - FEIN No. 13-5581829

Dear Sir/Madam:

We enclose for filing electronic copies of the Individual long-term care advertising material described below. The

SERFF Tracking Number: META-125598051 State: Arkansas  
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Product Name: Individual LTCL Advertising  
Project Name/Number: I08-13/I08-13

material is 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 advertising material is similar to form ADF#1744.03 approved by your Department July 6, 2007.

Advertising Form Number Brief Description of Invitation to Inquire Advertising Material  
ADF#1744.06(Rev0208) Get The Facts 03 – Key Reasons to Consider Applying for Long-Term Care Insurance

- The only change to the form is the language under the heading 'Act Now' and is highlighted for ease of identification.

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

## 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

SERFF Tracking Number: META-125598051 State: Arkansas  
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1MetLife Plaza Group Code: -99 Company Type: Life  
Long Island City, NY 11101-4015 Group Name: State ID Number:  
(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	04/08/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000908287	\$0.00	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/23/2008	07/23/2008

*SERFF Tracking Number:*      *META-125598051*                      *State:*                      *Arkansas*  
*Filing Company:*              *Metropolitan Life Insurance Company.*              *State Tracking Number:*      *38676*  
*Company Tracking Number:*      *I08-13*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Individual LTCI Advertising*  
*Project Name/Number:*      *I08-13/I08-13*

## **Disposition**

Disposition Date: 07/23/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125598051 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38676  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter	Filed-Closed	Yes
<b>Supporting Document</b>	NAIC Form	Filed-Closed	Yes
<b>Supporting Document</b>	Explanation of Variables	Filed-Closed	Yes
<b>Form</b>	Get The Facts 03 – Key Reasons to Consider Applying for Long-Term Care Insurance	Filed-Closed	Yes

SERFF Tracking Number: META-125598051 State: Arkansas  
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 Product Name: Individual LTCL Advertising  
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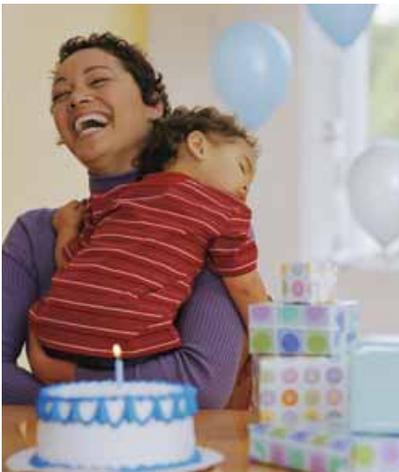
## Form Schedule

**Lead Form Number:** ADF#1744.06(Rev0208)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF#1744.06(Rev0208)	Advertising	Get The Facts 03 – Key Reasons to Consider Applying for Long-Term Care Insurance	Revised	Replaced Form #: ADF#1744.06 Previous Filing #: I07-23	0	ADF1744.06(Rev0208)_Get The Facts 03.pdf

# Get the Facts

**MetLife®**



[Watch for more information coming soon!]

## Key Reasons to Consider Applying for Long-Term Care Insurance

### IT COULD HAPPEN TO YOU...

- The idea that long-term care insurance is just for the elderly is a thing of the past. Sporting accidents, disabling events such as strokes or spinal cord injuries, and disabling diseases such as Multiple Sclerosis, Lou Gehrig's, and Parkinson's can happen to anyone at any age.
- There is over a 70% chance that Americans 65 and older will need some form of long-term care services.<sup>1</sup> And consider this — the average life expectancy of Americans today is 77 years.<sup>2</sup>

### YOU'RE PROBABLY NOT ALREADY COVERED...

- Medical insurance, disability insurance and other health insurance plans were not designed to cover long-term care expenses.

### YOUR RETIREMENT SAVINGS MAY BE AT RISK...

- The average annual cost of home care is over \$24,700.<sup>3</sup>
- The average annual cost of a nursing home stay is \$77,745 annually.<sup>3</sup>
- With inflation, these numbers could increase drastically over the next 25 years.

### ACT NOW...

- Long-term care insurance rates are based on your age when you first purchase coverage.
- Those who buy earlier in life may have the advantage of selecting policy options for a lower cost than if they wait to buy at a later age.
- Plus, a change in health status could disqualify you from obtaining coverage.

<sup>1</sup> "Americans Fail to Act on Long Term Care Protection," American Society on Aging, May 2003.

<sup>2</sup> "Health United States 2003," National Center for Health Statistics, 2003.

<sup>3</sup> MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs," October, 2007. (Home Health Care costs based on home health aide at \$19/hr, 5 hours/day x 5 days/week. Home Health Care hours and days can vary based on specific circumstances. Nursing Home costs based on a semi-private room, 7 days/week.)

## YOU CAN DEPEND ON THE COMPANY BACKING THIS PLAN:

- Since 1868, MetLife has been one of the largest and most respected financial services institutions in the U.S. Our reputation and size inspires trust and confidence.
- MetLife was one of the first carriers to offer LTCI in the 1980s, and is one of the largest LTCI carriers in the U.S. today.
- When the Federal government was in need of an LTCI carrier, MetLife was one of only two carriers chosen to implement and manage the Federal Government LTCI program. This relationship continues today.
- MetLife consistently receives high marks on our ability to meet obligations to our policyholders by looking at our overall financial picture, the strength of our management, our financial reserves, our types of policies, and our claims-paying history.

RATING AGENCY	RATINGS
A.M. BEST	A+ (SUPERIOR) for financial condition and operating performance
MOODY'S INVESTOR SERVICE	Aa2 (EXCELLENT) for financial strength
FITCH	AA (VERY STRONG) for claims-paying ability
STANDARD & POOR'S	AA (VERY STRONG) for claims-paying ability

Ratings as of October 31, 2006

[Contact/or visit

[ ]

for more information]

Coverage is offered by Metropolitan Life Insurance Company ("MetLife"), New York, NY. Depending upon state availability, coverage may be offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, LTC2007 and may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life policies; "P" for Partnership policies. Like most long-term care insurance policies, MetLife policies contain certain exclusions and 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, please call [a MetLife representative/insurance agent/producer.] [OR] [a MetLife Long-Term Care Insurance Consultant toll-free at 1-866-414-7114.] [OR] [your New England Financial representative. New England Financial is a MetLife company.]

• 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

# MetLife®

Metropolitan Life Insurance Company  
200 Park Avenue, New York, NY 10166  
www.metlife.com

*SERFF Tracking Number:*      *META-125598051*                      *State:*                      *Arkansas*  
*Filing Company:*              *Metropolitan Life Insurance Company.*              *State Tracking Number:*      *38676*  
*Company Tracking Number:*      *I08-13*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Individual LTCI Advertising*  
*Project Name/Number:*      *I08-13/I08-13*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125598051

State: Arkansas

Filing Company: Metropolitan Life Insurance Company.

State Tracking Number: 38676

Company Tracking Number: I08-13

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Product Name: Individual LTCI Advertising

Project Name/Number: I08-13/I08-13

## Supporting Document Schedules

**Satisfied -Name:** Cover Letter

**Review Status:**

Filed-Closed

07/23/2008

**Comments:**

**Attachment:**

AR\_I\_Filing Letter .pdf

**Satisfied -Name:** NAIC Form

**Review Status:**

Filed-Closed

07/23/2008

**Comments:**

**Attachment:**

AR \_ NAIC\_Individual.pdf

**Satisfied -Name:** Explanation of Variables

**Review Status:**

Filed-Closed

07/23/2008

**Comments:**

**Attachment:**

EOV\_ADF1744.06(Rev0208)-Get The Facts 03.pdf

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

**MetLife**<sup>®</sup>

**Mary J. Rinaldi**  
Long-Term Care

April 7, 2008

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

**Re: Filing No. I08-13**  
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 material described below. The material is 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 advertising material is similar to form ADF#1744.03 approved by your Department July 6, 2007.

<b>Advertising Form Number</b>	<b>Brief Description of Invitation to Inquire Advertising Material</b>
ADF#1744.06(Rev0208)	Get The Facts 03 – Key Reasons to Consider Applying for Long-Term Care Insurance

- The only change to the form is the language under the heading 'Act Now' highlighted for ease of identification.

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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

**Life, Accident & Health, Annuity, Credit Transmittal Document**

Reset Form

<b>1.</b>	<b>Prepared for the State of</b>	ARKANSAS					
<b>2.</b>	<b>Department Use Only</b>						
	<b>State Tracking ID</b>						
<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>STATE #</b>
	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	
<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>	<b>E-mail Address</b>			
	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			
<b>5.</b>	<b>Requested Filing Mode</b>	<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): _____					
<b>6.</b>	<b>Company Tracking Number: I08-13</b>						
<b>7.</b>	<input type="checkbox"/> New Submission <input checked="" type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #						
<b>8.</b>	<b>Market</b>	<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: _____					
<b>9.</b>	<b>Type of Insurance</b>	LTC031 Individual Long-Term Care Insurance					
<b>10.</b>	<b>Product Coding Matrix Matix Filing Code</b>	LTC031.001 - Qualified					



<b>17.</b>	<b>Form Filing Attachment</b>	
<b>This filing transmittal is part of company tracking number</b>		<b>I08-13</b>
<b>This filing corresponds to rate filing company tracking number</b>		

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	Get The Facts 03 – Key Reasons to Consider Applying for Long-Term Care Insurance	ADF#1744.06 (Rev0208)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other <hr/>	ADF#1744.06 Previously approved July 6, 20/07
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  
NAIC: 241-65978

## EXPLANATION OF VARIABLE MATERIAL

### Get The Facts 03 – Key Considerations

ADF#1744.06(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 web site address, producer contact information, all which may be varied.

#### Specified Variable Material

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

Section	Explanation
Front Page Left column on front cover	Bracketed sentence will either appear or not appear. It will depend on whether producer will be sending further information and/or is using this communication <u>prior</u> to beginning of Enrollment Period.
Back page – middle	Producer can either put contact information and/or website address.
Back page disclaimer information	Depending on distribution channel utilizing material on behalf of MetLife, producer will utilize one of the three bracketed variables.