

SERFF Tracking Number: META-125607105 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38697  
Company Tracking Number: I08-21  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual LTCI Advertising  
Project Name/Number: I08-21/I08-21

## Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising SERFF Tr Num: META-125607105 State: ArkansasLH  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 38697  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I08-21 State Status: Filed-Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer  
Author: Mary Rinaldi Disposition Date: 07/23/2008  
Date Submitted: 04/12/2008 Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: I08-21 Status of Filing in Domicile: Authorized  
Project Number: I08-21 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: 07/23/2008  
State Status Changed: 07/23/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Re: Filing No. I08-21  
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 materials described below. The

SERFF Tracking Number: META-125607105 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38697  
Company Tracking Number: I08-21  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual LTCL Advertising  
Project Name/Number: I08-21/I08-21

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 January 13, 2005.

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

Advertising Form Number Brief Description of Invitation to Contract Advertising Material

ADF#1811.07 Generic Value Sell Sheet

ADF#1810.07 Generic Value with Indemnity Rider Sell Sheet

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

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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SERFF Tracking Number: META-125607105 State: Arkansas  
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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	04/12/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000903453	\$50.00	03/11/2008

SERFF Tracking Number: META-125607105 State: Arkansas  
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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

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Product Name: Individual LTCI Advertising  
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## Disposition

Disposition Date: 07/23/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125607105 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38697  
 Company Tracking Number: I08-21  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: Individual LTCI Advertising  
 Project Name/Number: I08-21/I08-21

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Explanation of Variables	Filed-Closed	No
<b>Supporting Document</b>	NAIC Form	Filed-Closed	No
<b>Supporting Document</b>	cover letter	Filed-Closed	No
<b>Form</b>	Generic Value Sell Sheet	Filed-Closed	No
<b>Form</b>	Generic Value with Indemnity Rider Sell Sheet	Filed-Closed	No

SERFF Tracking Number: META-125607105 State: Arkansas  
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## Form Schedule

**Lead Form Number:** ADF#1811.07

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF#1811.07	Advertising	Generic Value Sell Sheet	Initial		0	ADF#1811.07 Generic Value Sell Sheet.pdf
Filed-Closed	ADF#1810.07	Advertising	Generic Value with Indemnity Rider Sell Sheet	Initial		0	ADF#1810.07 Generic Value with Indemnity Rider Sell Sheet .pdf

# Value Policy



## MetLife®

### HOW YOUR COVERAGE WORKS

MetLife offers Long-Term Care Insurance policies designed to help pay for care in a range of settings. Once you are determined to be eligible for benefits, and complete any applicable elimination period, you will qualify for benefit payment. A MetLife Care Coordinator will be available to help you with important decisions about your care along the way. If you do not have a care provider, your Care Coordinator can help identify long-term care resources available in your community and help you and your family coordinate your care.

Our Care Coordinators, which include Registered Nurses, have worked extensively in the community and have backgrounds that include experience with nursing homes/facilities, adult day health care and home care. These caring professionals provide a level of expertise and support you simply won't find with other companies. You may call your Care Coordinator directly with any questions or issues.

You will be eligible for benefits when it is verified that you require substantial assistance with two out of six activities of daily living (ADLs), or suffer from a severe cognitive impairment that requires substantial supervision. A licensed health care practitioner must certify to this. No prior hospitalization is required. The services you need must be part of a written plan of care prepared by a licensed health care practitioner of your choice.

The need for ADL assistance must be expected to last for a period of at least 90 days. The ADLs are eating, dressing, bathing, toileting, transferring (moving into or out of a bed, chair or wheelchair) and continence.

This advertisement describes coverage offered by Metropolitan Life Insurance Company ("MetLife"). Coverage is offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, coverage may be offered by the above-referenced policy numbers 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.

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. For complete costs and details, please contact your MetLife Representative/Insurance Agent/Producer.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this advertisement is not intended to (and cannot) be used by anyone to avoid IRS penalties. This advertisement supports the promotion and marketing of this Long-Term Care Insurance product. You should seek advice based on your particular circumstances from an independent tax advisor.

## The Care You Need IN THE SETTING YOU WANT.



If you want a Long-Term Care Insurance policy that offers solid coverage and good "value," the Value policy may be right for you. The Value policy can help you get the type of care you need, in the setting you want, including your home.

## MetLife®

Metropolitan Life Insurance Company  
New York, NY 10166

0704-4462 LTC04537(0108)  
L10073559(exp1208)  
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ADF#1811.07

Metropolitan Life Insurance Company (MetLife)



## BENEFITS AT-A-GLANCE

How Benefits Are Paid	Daily Reimbursement You are reimbursed for covered services up to your Maximum Daily Benefit Amount (DBA).
Maximum Nursing Home/Facility DBA	Choice of \$50-\$400 per day (in \$10 increments) <sup>(1)</sup>
Home Care and Community Care Benefit	Choice of 100%, 75% or 50% of Maximum Nursing Home/Facility DBA <sup>(2)</sup>
Assisted Living/Residential Care Facility Benefit	Equal to your Home and Community Care Benefit <sup>(2)</sup>
Benefit Period	Choice of 2, 3, 4, 5, 7 years or Unlimited Benefit Period <sup>(3)</sup>
Elimination Period The number of days you must be chronically ill and receiving primary covered services, prior to certain benefits becoming payable.	Choice of 20, 45 or 100 service days <sup>(4)</sup>

## RIDERS AVAILABLE WITH THE VALUE POLICY

- ✓ **Benefit Increase Riders**
  - 5% Automatic Compound Inflation Protection
  - 5% Automatic Simple Inflation Protection
  - Future Purchase
- ✓ **Policy Riders**
  - Nonforfeiture Coverage
  - Shared Care
  - Restoration of Benefits
  - Home Care Elimination Period Waiver
  - Return of Premium
  - Paid-up Survivorship
  - Indemnity
  - Calendar Day
- ✓ **Flex-Pay Riders**
  - Ten-Year Premium Payment
  - Reduced-Pay at Age 65
  - Paid-up Premium
  - Double-Pay First Year

Not all riders may be available in all states, or in conjunction with one another. Riders are available at an additional cost.

## PREMIUM DISCOUNTS AVAILABLE INCLUDE

- 30% **Spousal Discount** – available when both you and your Spouse<sup>(5)</sup> are accepted for coverage; applies for as long as both policies remain in-force.
- 15% **Marital Discount** – available if both you and your Spouse apply but only one of you is accepted for coverage, or if you are a Spouse but have applied (and are approved) alone.
- 15% **Residential Discount** – available when two people living in the same household are accepted for coverage. This discount may not be combined with the Spousal or Marital Discount.

Please Note: Discounts may not be available in all states.

• 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

## OTHER FEATURES INCLUDE

- ✓ **Premium Waiver:** While you are receiving payment of benefits for primary covered services, you do not have to pay premiums.
- ✓ **Caregiver Training:** A benefit to train an informal caregiver, such as a family member, to provide care for you in your home. Up to 5x the Maximum Nursing Home/Facility DBA per life of the policy.
- ✓ **Bed Reservation:** A benefit of up to the Maximum Nursing Home/Facility DBA, for up to 50 days per policy year, for charges incurred to hold a space in a Nursing Home/Facility, Assisted Living/Residential Care Facility or Hospice Facility, in order for you to return to the facility.
- ✓ **Guaranteed Renewability:** 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.

## VALUE with the Indemnity Rider



discover  
the difference.

When you add the Indemnity Rider<sup>(6)</sup> to the Value Policy you will be paid your full Daily Benefit Amount (DBA) every day a covered service is received, regardless of the cost of that service. This flexibility can give you more control over how you spend your benefit dollars. For example, if the cost of your covered service adds up to \$100 a day and your DBA is \$150, you will receive the full \$150 each day and will have the extra \$50 a day to spend on your care as you see fit.

### WHAT CAN THE EXTRA MONEY BE USED FOR?

- Expenses Incurred During Elimination Period
- Home Modifications
- Payment to Unlicensed Caregiver (friend or family)
- Light Housekeeping
- Specialized Transportation
- Prescription Medication
- Homemaker Services
- Durable Medical Equipment
- Meal Preparation
- Emergency Response Systems

(1) In California, the DBA range is \$90 to \$400. In Wisconsin, the DBA range is \$60 to \$400. In South Dakota, the DBA range is \$100 to \$400.

(2) In California, the 50% Home and Community Care option is not available. In Kansas, only 100% of your Maximum Nursing Home/Facility DBA is available for Home and Community Care and care in an Assisted Living Facility. In Rhode Island and South Carolina, only 100% of your Maximum Nursing Home/Facility DBA is available for Home and Community Care.

(3) Two-year Benefit Period is not available in Arizona, Florida or Massachusetts. In some states the Unlimited Benefit Period is referred to as the "Lifetime" Benefit Period.

(4) 100-day Elimination Period is not available in Georgia.

(5) "Spouse" includes a Civil Union Partner or Domestic Partner, where permitted by law.

(6) Any per diem benefits paid without regard to the actual charges you incur may be subject to income tax to the extent that they exceed the greater of: (a) your expense for qualified long-term care services, or (b) the IRS per diem exclusion amount (\$270 in 2008). Applicable to the Value policy with Indemnity rider.

# Value Policy with the Indemnity Rider



## MetLife®

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- Homemaker Services
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### WHY CHOOSE METLIFE?

- More than 135 years of insurance experience.
- Financially, MetLife consistently receives high marks from industry experts, including an A+ (Superior) rating from A.M Best for financial strength and an AA (Very Strong) rating from Fitch for claims paying ability.\*

\*Ratings (as of March 2007) refer to the overall financial status of the company and are not recommendations of specific policy provisions, rates, or company practices.



*discover*  
the difference.

This advertisement describes coverage offered by Metropolitan Life Insurance Company ("MetLife"). Coverage is offered by the following MetLife policy: LTC2-VAL. In some states, coverage may be offered by the above-referenced policy number followed by the state's 2-letter abbreviation or the state's 2-letter abbreviation plus "ML" for Multi-Life policies. Depending on the state in which you live, a Coordination of MetLife Coverages provision may apply. Please refer to your Outline of Coverage/ Disclosure Notice for more detailed information.

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. For complete costs and details, please contact your MetLife Representative/Insurance Agent/Producer.

- 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  
New York, NY 10166

0704-4462 LTC04536(0108)  
L01084761(exp0209)

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*SERFF Tracking Number:*      *META-125607105*                      *State:*                      *Arkansas*  
*Filing Company:*              *Metropolitan Life Insurance Company.*              *State Tracking Number:*      *38697*  
*Company Tracking Number:*      *I08-21*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Individual LTCI Advertising*  
*Project Name/Number:*      *I08-21/I08-21*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125607105 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38697  
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Product Name: Individual LTCL Advertising  
Project Name/Number: I08-21/I08-21

## Supporting Document Schedules

**Satisfied -Name:** Explanation of Variables **Review Status:** Filed-Closed 07/23/2008  
**Comments:**  
**Attachments:**  
EOV ADF#1810.07\_Generic Value with Indemnity Rider Sell Sheet.pdf  
EOV ADF#1811.07\_Generic Value Sell Sheet .pdf

**Satisfied -Name:** NAIC Form **Review Status:** Filed-Closed 07/23/2008  
**Comments:**  
**Attachment:**  
AR \_ NAIC\_Individual.pdf

**Satisfied -Name:** cover letter **Review Status:** Filed-Closed 07/23/2008  
**Comments:**  
**Attachment:**  
AR\_I\_Filing Letter .pdf



Metropolitan Life Insurance Company  
NAIC: 241-65978

**EXPLANATION OF VARIABLE MATERIAL**

**Generic Value with Indemnity Rider Sell Sheet**

**ADF#1810.07**

There is one type of variable material set forth in brackets within the enclosed form. That is:

1. Specific variable material

**Specified Variable Material**

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

**Section Explanation**

<b>Section</b>	<b>Explanation</b>
Bottom of Page 1	Under "Why Choose MetLife?" 135 has been bracketed because that is the number of years that MetLife has been selling insurance and that number will increase over time. Additionally, the financial information has been bracketed along with the date in the corresponding footnote in the event that that information changes or a more recent date becomes available to source.
Bottom of Page 2	The Bank Bullets (FDIC) are bracketed because this piece will be used by 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**

**Generic Value Sell Sheet 11x17**

**ADF#1810.07**

There is one type of variable material set forth in brackets within the enclosed form. That is:

1. Specific variable material

**Specified Variable Material**

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

**Section Explanation**

<b>Section</b>	<b>Explanation</b>
Bottom of Page 2 (left side)	The Bank Bullets (FDIC) are bracketed because this piece will be used by two distribution channels. One of which requires that the Bank Bullets appear and one that does not use them at all.
Bottom of Page 2 (right side)	(\$270 in 2008) is bracketed because that number is updated each year by tax.

**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: I08-21</b>						
<b>7.</b>	<input checked="" type="checkbox"/> New Submission <input 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>I08-21</b>
<b>This filing corresponds to rate filing company tracking number</b>		

	<b>Document Name</b>	<b>Form Number</b>		<b>Replace Form Number</b>
	<b>Description</b>			<b>Previous State Filing Number</b>
01	Value Policy Sell Sheet	ADF#1811.07	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
02	Value Policy Sell Sheet with Indemnity Rider	ADF#1810.07	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
03			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
04			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
05			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
06			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
07			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
08			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
09			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
10			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
11			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	
12			<input type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b>	

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  
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 14, 2008

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

**Re: Filing No. I08-21**  
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.

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

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

Sincerely,



Mary J. Rinaldi  
Consultant-Compliance Marketing/AD