

SERFF Tracking Number: META-125631569 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38845
Company Tracking Number: IDG08-22
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: IDG08-22/IDG08-22

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising SERFF Tr Num: META-125631569 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 38845
Sub-TOI: LTC03I.001 Qualified Co Tr Num: IDG08-22 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer
Author: Mary Rinaldi Disposition Date: 07/23/2008
Date Submitted: 05/01/2008 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: IDG08-22 Status of Filing in Domicile: Authorized
Project Number: IDG08-22 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: IDG06-11 -
ADF#1665.06
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. IDG08-22

Metropolitan Life Insurance Company ("MetLife")

Individual Long-Term Care Insurance Advertising

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

Dear Sir/Madam:

SERFF Tracking Number: META-125631569 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38845
Company Tracking Number: IDG08-22
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCL Advertising
Project Name/Number: IDG08-22/IDG08-22

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 advertising material is similar to Form ADF#1665.06 previously filed with your Department on November 6, 2006.

Advertising Form Number	Brief Description of Invitation to Inquire Advertising Material
ADF# 1665.06 (Rev.308)	ExecutiveCareSM Client Presentation with speaker notes

Please note this Presentation will not be given to insureds.

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:

SERFF Tracking Number: META-125631569 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	05/01/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000911245	\$25.00	04/04/2008

SERFF Tracking Number: META-125631569 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

Amendments

Item	Schedule	Created By	Created On	Date Submitted
ExecutiveCar Form eSM Client Presentation with speaker notes		Mary Rinaldi	05/06/2008	05/06/2008

SERFF Tracking Number: *META-125631569* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38845*
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TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual LTCI Advertising*
Project Name/Number: *IDG08-22/IDG08-22*

Disposition

Disposition Date: 07/23/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125631569 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Form	Filed-Closed	Yes
Supporting Document	cover letter	Filed-Closed	Yes
Form (revised)	ExecutiveCareSM Client Presentation with speaker notes	Filed-Closed	Yes
Form	ExecutiveCareSM Client Presentation with speaker notes	Withdrawn	Yes

SERFF Tracking Number: META-125631569 State: Arkansas
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Amendment Letter

Amendment Date:
 Submitted Date: 05/06/2008

Comments:

Dear Mr. Shearer,

As required, enclosed is the Presentation in PDF format. I apologize for not submitting the form in PDF format.

Please note you will need to click on square orange tab at the top left corner of each page for the note pages.

Sincerely,
 Mary J. Rinaldi

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
ADF# 1665.06 (Rev. 308)	Advertising	ExecutiveCa reSM Client Presentation with speaker notes	Revised		IDG06-11	ADF# 1665.06	0	ADF#1665.06 (Rev.Date308) ExecutiveCar e Client.pdf

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Form Schedule

Lead Form Number: ADF# 1665.06 (Rev.308)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF# 1665.06 (Rev. 308)	Advertising	ExecutiveCareSM Client Presentation with speaker notes	Revised	Replaced Form #: ADF# 1665.06 Previous Filing #: IDG06-11	0	ADF#1665.06 (Rev.Date308) ExecutiveCar e Client.pdf



MetLife®



Metropolitan Life Insurance Company (“MetLife”) ExecutiveCareSM

MetLife’s Long-Term Care Insurance
Executive Benefit Program

- 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

What's our mission here today?

- To help owners protect their future and those of selected employees against the potentially devastating cost of long-term care services.
- To help business owners create an executive benefit program for themselves and/or key employees.
- To discuss the inclusion of an option, Return of Premium Rider, which can return premium to insured's estate or a designated beneficiary.*
- To provide a program that has the potential to offer some favorable tax benefits to the business.

*May result in a taxable event to your estate/designated beneficiaries if premiums are returned, upon the death of the insured, if the policy has been in effect for 10 years, less any claims incurred.

Tax Notice

- **Information contained in this presentation is intended to provide introductory information only**
- **MetLife does not provide legal or tax advice**
- **You should consult your own advisor to discuss your particular circumstances**

Health Insurance Portability and Accountability Act of 1996

- Created tax-qualified (TQ) long-term care insurance (LTCI)
- Defined and required certain policy provisions and standards for plan to be considered TQ
- Provided clear statement of tax treatment of certain LTCI policies
- Established the treatment of taxation of benefits and premiums

Tax Considerations

Tax Qualified Long-Term Care Insurance (TQLTCI) and expenses:

- Qualified Long-Term Care Insurance contracts are generally treated as accident and health insurance contracts. Individuals can include unreimbursed qualified long-term care expenses as medical expenses, and within certain limits, premiums they pay for qualified long-term care insurance.*

- Internal Revenue Service, U.S. Department of the Treasury
- Employers should consult their own tax and legal advisors.



Publication 535
Oct. 2007 104102

Business Expenses

For use in preparing
2007 Returns



Get forms and other information
faster and easier by:
Internet • www.irs.gov

Contents

Introduction	1
What's New for 2007	2
What's New for 2006	3
Revisions	3
1. Deducting Business Expenses	3
2. Employment Pay	6
3. Real Estate	8
4. Interest	10
5. Taxes	10
6. Travel	17
7. Costs You Can Deduct or Capitalize	20
8. Amortization	20
9. Depreciation	20
10. Business Use of Your Home	27
11. Other Expenses	28
12. How to Get This Help	48
Index	47

Introduction

This publication discusses common business expenses and explains what is new or not changed. The general rules for deducting business expenses are discussed in the opening chapter. The chapters that follow cover special expenses and all other publications and forms you may need.

Comments and suggestions. We welcome your comments about this publication and your suggestions for future editions.

You can write to us at the following address:

Internal Revenue Service
Business Forms and Publications Branch
Room 4180
111 Constitution Ave., NW, IR-4180
Washington, DC 20548

We respond to many letters by telephone. If you need to reach us by phone, please call 1-800-829-1040, or write to the address shown above.

You can view all publications on the Internet. Most are included in the Internal Revenue Publication Directory on the publication. Although we cannot respond to you by e-mail, you may be able to contact our website and our toll-free number.

Obtain forms and publications. Visit www.irs.gov to download forms and publications, call 1-800-829-1040, or write to the address shown above. A request form is available for your requests.

Two key mission topics explored

- Within limitations, the owner can determine who will receive a company paid benefit. The Internal Revenue Code appears to allow Executive Carve-out Long-Term Care Insurance coverage.
- The use of an optional Return of Premium rider which allows any premiums not paid out in benefits be returned to heirs upon the insured's death. These dollars could create a taxable event to the recipient under current rules.*

* The policy must be in force for 10 years.

TQ LTCI Policy Benefits - Taxation

- TQ LTCI benefits received on a reimbursement basis are generally tax-free
- TQ LTCI benefits received on a per diem (indemnity/cash) basis in excess of actual QLTC expenses incurred and/or annual IRC per diem limitation, less reimbursements from all sources including Medicare, will generally be taxable.

C-Corporation Tax Considerations

- Premiums may be Tax Deductible for corporate tax purposes*
- Benefits paid are generally tax-free for the individual



*Accident and health insurance premiums paid by an employer for employees and certain dependents are generally currently deductible. Limitations on the amount of the deduction may be imposed under the tax law. Additional limitations on deductions may apply under an accelerated premium payment plan. Employers should consult their own independent tax and legal advisors.

Non C-Corporations

- Qualified LTC insurance premiums paid by businesses on behalf of self-employed individuals, partners, owners of more than 2% of the stock of an S-Corporation, or Limited Liability Company members (owners) treated as health insurance costs.*
- For Partnerships and owners of more than 2% of the stock of an S-Corporation, or Limited Liability Company members (owners), the partnership or corporation will generally deduct the premiums paid.*

* This is subject to certain limitations under IRC §162(l). Employers should consult their own independent tax and legal advisors.

Non C-Corporations

- Beginning in 2003, the deduction for health insurance costs for self-employed individuals, including the “eligible LTC insurance premium” was increased to 100%.*
- Partners with net earnings for self-employment and more than 2% shareholder in an S-Corporation are generally treated as self-employed individuals for this purpose.*

* This is subject to certain limitations under IRC §162(l). The self-employed, partnership, S-Corp and LLC rules are complex and fact intensive, these rules do not apply to all circumstances. Employees should consult their own independent tax and legal advisors.

Tax Deductions for Non C-Corporations Owners/Spouses Premium

Age of Policyholder at Close of Tax Year	2008 Eligible Premium
40 or less	\$310
41-50	\$580
51-60	\$1,150
61-70	\$3,080
71 and over	\$3,850

Employers should consult their own independent tax and legal advisors.
Source: IRC 213(d)(10)

Let's sum it all up:

- The need to plan for long-term care is a critical one for individuals and business owners.
- Businesses can be impacted by long-term care by depleting assets and/or lost productivity of key team members.
- Current law can make the purchase of LTCL, paid with corporate funds, attractive.
- Corporate-purchased LTCL is a valuable business tool for multiple reasons.
- By its actions including legislation and tax code, the government is encouraging individuals and businesses to plan now for a possible eventual LTC event.

MetLife Multi-Life Discount LTC Program

- By expanding your corporate-paid plan to key executives you can help yourself in several ways
- MetLife gives discounts for three or more employer sponsored individuals
- MetLife offers modified underwriting on three or more covered lives
- There are other reasons why covering key executives will help your business.....

Note: Minimum life requirements vary by state.

Helping to Maximize Productivity

- Why extend Long-Term Care Insurance coverage to your key executives and their spouses?
 - 56% said they were less productive at work in care giving situations*
 - 51% had to take time off during the work day*
 - 30% reported being absent for a least a full day*
 - 10% had to give up work entirely*
 - Companies lose billions in productivity annually*

*Center for Medicare & Medicaid Services (CMS), “When Employees Become Caregivers: A Manager's Workbook,” December, 2004

The Recruiting and Retention Solution

- Executive Benefit Packages are a Valuable Way to Recruit and Retain Key Employees
 - Long-Term Care Insurance (LTCI)
 - An important benefit
 - A requested component of a compensation package
 - Augments your existing benefits for executives and spouses

Employees - Adversely Affected When Providing Care for a Loved One

- The aging of America's workforce can have an impact on your business.
- For the aging workforce, child care needs are being replaced with elder care issues.
- Employees are leaving work or taking time off to take care of an elderly family member.*

*Source: Caregiving in The U.S., National Alliance for Caregiving & AARP, April 2004 Funded by the MetLife Foundation

Lost Productivity = Lost \$\$

\$17.1 - \$33.6 Billion
in productivity costs are lost per
year due to employee care-giving*



Source: The MetLife Caregiving Cost Study: Productivity Losses to U.S. Businesses, MetLife Mature Market Institute and National Alliance for Caregiving, July 2006.

Employees with Long-Term Care Insurance

- Helps protect against future job disruptions
- Less “Social Stress”
- Work status has no effect on perceived quality of care
- Caregiver nearly twice as likely to continue working
- More “quality time”/less hands-on assistance

Long-Term Care and Your Firm's Productivity

The presence of Long-Term Care Insurance can result in

Greater Productivity

from your key executives when loved ones need LTC services



Benefits for the...

Employee	Employer
Provides One of the Most Desired Benefits	Flexibility to Select Executives
Premiums Paid by C-Corp Business Generally Do Not Count as Income to Employee *	Can Include Owner-employees, Spouses and Dependents
Benefits are Generally Tax Free	Potential Tax Deduction on Premiums Paid by Business for employees and their spouses

*Note: exceptions for partners and owners of S-corps

Employees and employers should consult with their own independent tax and legal advisors.

How the MetLife ExecutiveCare Program Works

- Employer Selects Key Class of Executives
 - Agrees to pay premiums
 - Executives own the policy
- Employer Pays Premiums Directly to Insurance Company
- Employee is Responsible for Premium if Employer Ceases Payment



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

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

This presentation describes coverage offered by MetLife. Subject to state availability, Metropolitan Life Insurance Company ("MetLife") individual Long-Term Care ("LTC") Insurance coverage is offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, and LTC2007. In some states, these identifiers may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life; and/or "P" for Partnership policies.

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC Insurance policies, cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis.

Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. A MetLife appointed licensed insurance agent can provide you with complete costs and details.

Long-Term Care Insurance is issued and distributed by MetLife, 200 Park Avenue, New York, NY 10166 and also distributed by MetLife Investors Distribution Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614. March 2008

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L03084928[exp0409]

SERFF Tracking Number: *META-125631569* *State:* *Arkansas*
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

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

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: IDG08-22						
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					

11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> RATES <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATES: _____ Please explain: SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
12.	Filing Submission Date	May 1, 2008
13.	Filing Fee (If required)	Amount \$25.00 _____ Check Date April 4, 2008 _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number 000911245 _____
14.	Date of Domiciliary Approval	NA New York does not require LTCI advertising to be filed.
15.	Filing Description: INDIVIDUAL 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 <u>ARKANSAS</u>		
Print Name <u>Mary J. Rinaldi</u>		Title: <u>Consultant-Compliance/Marketing/AD</u>
Original Signature <u><i>Mary J. Rinaldi</i></u>		Date <u>May 1, 2008</u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		IDG08-22
This filing corresponds to rate filing company tracking number		

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	ExecutiveCare SM Client Presentation with speaker notes	ADF# 1665.06 (Rev.308)	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	ADF# 1665.06
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name 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

MetLife[®]

Mary J. Rinaldi
Long-Term Care

May 1 , 2008

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

Re: Filing No. IDG08-22
Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC Company No. 65978 - FEIN 13-5581829

Dear Sir/Madam:

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Sincerely,



Mary J. Rinaldi
Consultant-Compliance Marketing/AD