

SERFF Tracking Number: META-125639390 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38994
Company Tracking Number: I08-31
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCl Advertising
Project Name/Number: I08-31/I08-31

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCl Advertising SERFF Tr Num: META-125639390 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 38994
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I08-31 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer
Author: Mary Rinaldi Disposition Date: 07/23/2008
Date Submitted: 05/14/2008 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: I08-31 Status of Filing in Domicile: Authorized
Project Number: I08-31 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. I08-31
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-125639390 State: Arkansas
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materials are intended for use with the following approved Individual long-term care policy forms LTC2-IDEAL DE, LTC2-PREM DE, LTC2-VAL DE, LTC2-FAC DE approved by your Department on February 1, 2005 and LTC2007 DE approved on June 29, 2007.

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

Advertising Form Number Brief Description of Invitation to Inquire Advertising Material
ADF#1859.08 Multi-Life Employer Slip sheet – What is Multi-Life?
ADF#1860.08 Multi-Life Employer Flyer – Benefits of Multi-Life

The enclosed materials will be used during the implementation of a Multi-Life Program.

Variable material will be modified in accordance with the enclosed Explanation of Variables for each form.

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

SERFF Tracking Number: META-125639390 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38994
Company Tracking Number: I08-31
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
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Metropolitan Life Insurance Company.
1MetLife Plaza
Long Island City, NY 11101-4015
(111) 111-1111 ext. [Phone]

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

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

SERFF Tracking Number: META-125639390 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38994
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	05/14/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000920297	\$50.00	05/06/2008

SERFF Tracking Number: META-125639390 State: Arkansas
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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: I08-31/I08-31

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-125639390* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38994*
Company Tracking Number: *I08-31*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual LTCI Advertising*
Project Name/Number: *I08-31/I08-31*

Disposition

Disposition Date: 07/23/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125639390 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38994
 Company Tracking Number: I08-31
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual LTCI Advertising
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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
Supporting Document	Explanation of Variables	Filed-Closed	Yes
Form	Employer Slip sheet – What is Multi-Life?	Filed-Closed	Yes
Form	Employer Flyer – Benefits of Multi-Life	Filed-Closed	Yes

SERFF Tracking Number: META-125639390 State: Arkansas
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Form Schedule

Lead Form Number: ADF#1859.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF#1859.08	Advertising	Employer Slip sheet – What is Multi-Life?	Initial		0	ADF#1859.08 Employer Slipsheet What is Multi-Life.pdf
Filed-Closed	ADF#1860.08	Advertising	Employer Flyer – Benefits of Multi-Life	Initial		0	ADF#1860.08 Employer Flyer Benefits of Multi-Life.pdf

Multi-Life Discount Program

A Flexible Employee Benefit Offering



MetLife®



- Employees and eligible family members¹ can tailor a Long-Term Care Insurance (LTCI) policy that best meets their individual needs.
- Up to 45% premium discounts may be available for those accepted for coverage.²
- Employers may choose to pay LTCI premiums for select classes of employees (and their spouses³) and potentially receive favorable tax advantages.
- Simplified Underwriting available to eligible employees and spouses.³

A Flexible Employee Benefit Offering

MetLife's individual Long-Term Care Insurance (LTCI) Multi-Life Discount Program offers a flexible and highly attractive alternative to traditional LTCI group programs. When you're looking for a flexible, innovative solution to meet your unique LTCI employee benefit needs, consider MetLife's Multi-Life Discount Program.

Multi-Life creates an appealing choice that offers:

- Flexible Policy Options
- Deep Premium Discounts
- Individual Policy Ownership
- Reduced Underwriting with Minimal Health Questions
- Flexible Employer Contribution Options

What is Multi-Life?

Multi-Life programs are individual long-term care insurance policies offered on a group discounted basis, and with reduced underwriting. These policies are generally available to employees, their spouses and other eligible family members.

Multi-Life programs can be offered on a voluntary or employer-funded basis (partially or fully). Employers who pay premiums for a select class of employees (such as executive level employees and their spouses) have the potential to receive favorable tax treatment on paid premiums.

Multi-Life programs facilitate greater interaction and consultation with eligibles in the group by utilizing an agent for one-on-one meetings, in addition to more traditional home mailings, [telephone/call center] and web support.

A MetLife representative will partner with you on how to most effectively implement a Multi-Life program.

Top Reasons to Choose MetLife's Multi-Life Discount Program

- MetLife is the carrier of choice for Multi-Life.
- MetLife's LTCI Multi-Life Discount Program is the answer for companies seeking to offer a flexible and competitive benefits program that's both good for employees and good for the employer.
- It can be difficult to find a benefit that provides flexible coverage, discounted rates, reduced underwriting, and the tax advantages employers seek.

[• MetLife's Multi-Life Discount Program can offer all this for as few as three participants.]

Reduced Underwriting

- **Simplified Underwriting** includes [5] health questions for employer-paid employees, and [6] for employer-paid spouses.⁴
- **Modified Underwriting** allows voluntary paid participants to apply with fewer health questions than if applying on their own. Participants receiving Modified Underwriting are eligible to qualify for MetLife's 10% Preferred Health Discount.
- MetLife's commitment to the industry and its policyholders is driven by sound underwriting practices. These underwriting practices work towards producing successful program with low decline rates as well as long-term program financial stability.

Premium Discounts

- Multi-Life Program Discounts
 - 10% when implemented as a fully or partially employer-paid benefit with Simplified Underwriting
 - 5% when implemented as solely a voluntary benefit
- 30% Spousal Discount if both insured
- 15% Marital Discount if one is insured
- 15% Residential Discount
- 10% Preferred Health Discount (available with Modified Underwriting only)

MetLife premium discounts are additive. Total discounts available could add up to 40% or 45%.

Flexible, Comprehensive Product Offering

- MetLife has a policy that can best meet the needs of employees at every life stage.
- This flexibility allows each participant to work with an LTCI expert to jointly design an LTCI policy to meet his/her individual needs.

Important Tax Benefits

- Companies of all sizes understand the value of favorable tax incentives.
- Under certain Internal Revenue Code sections, such as Section 7702B, premiums for tax-qualified long-term care insurance policies paid by a company may be 100% tax deductible as a business expense.
- Subject to statutory limitations, benefits are generally non-taxable to employees.⁵

¹ Eligible family members include spouses, parents (including in-laws & step), grandparents (includes in-laws and step), and adult children of employees/retirees.

² Discounts may vary by state.

³ Spouses include, where permitted by law, domestic union partners and civil union partners.

⁴ May depend on submission process. In some instances, [7] health questions may apply.

⁵ Benefits from policies that pay a predetermined amount each day are not included as income except for amounts that exceed the beneficiary's total qualified long-term care expenses for the period for which benefits are determined, or limitations prescribed by the Internal Revenue Code, whichever is greater; less reimbursement for the long-term care expenses for the period from all other sources including Medicare.

Subject to state availability, Metropolitan Life Insurance Company ("MetLife") individual Long-Term Care ("LTC") Insurance coverage is offered by policy/ies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, 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. Ask about complete costs and details.

Neither MetLife nor its representatives or agents are permitted to give legal or tax advice. Any discussion of taxes included in or related to this article is for general informational purposes only. Such discussion does not purport to be complete or to cover every situation. Current tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer vary depending on the taxpayer's particular set of 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.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this flyer is not intended to (and cannot) be used by anyone to avoid IRS penalties. This flyer 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.

• 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

Multi-Life Discount Program

A Flexible and Innovative Program to Meet Your Unique Employee Benefit Needs



MetLife®



You can count on MetLife

- 90 of the Fortune 100 U.S. Companies are implementing MetLife Benefit Plans.
- MetLife is a long-term care insurance (LTCI) Multi-Life industry leader. Our leadership position is driven by a steadfast pledge to serve our policyholders and our commitment to provide meaningful LTCI coverage—today and for generations to come.
- You can count on MetLife when you're looking for a flexible, innovative solution to meet your company's unique LTCI employee benefit needs.

For Employers

Confidence in Choosing a Leading Multi-Life Carrier

Employers can feel confident knowing they are offering employees the ability to own long-term care insurance (LTCI) policy that can help protect the financial savings that they've helped their employees build.

Tax Advantages

Employers wishing to pay premiums for a select class of employees have the potential to receive favorable tax treatment on premiums paid.¹

Flexible Employer Contribution Options

Multi-Life programs can be offered as:

- an Employer-paid benefit,
- a Voluntary benefit, or
- a combination of both.

Employees and eligible family members² may participate in a Multi-Life Discount Program.

For Employees and Family Members

Reduced Underwriting³

Minimal health questions for programs with Simplified Underwriting.

One-on-One Consultation

Participants have the opportunity to meet with an LTCI expert to jointly design an LTCI policy to meet their individual needs. [Flexible policy options available include reimbursement and cash benefit payments.]

Maximum Flexibility

Once approved for coverage, the individual owns the policy. All policies are fully portable should the employee leave the company. Plus, employee's family members are able to apply even if the employee chooses not to.

Up to 45% in Premium Discounts

Insureds may be eligible to receive up to 45% in premium discounts on the LTCI policy. Discounts vary by state.

[Care Coordination Services]

Available once coverage becomes effective, MetLife's unique [Care Coordination Services] program provides personalized assistance to help insureds understand their benefits and care options.

¹ Benefits from policies that pay a predetermined amount each day are not included as income except for amounts that exceed the beneficiary's total qualified long-term care expenses for the period for which benefits are determined, or limitations prescribed by the Internal Revenue Code, whichever is greater; less reimbursement for the long-term care expenses for the period from all other sources including Medicare.

² Eligible family members includes spouses, parents (includes in-laws & step), grandparents (includes in-laws and step), and adult children of employees/retirees. Spouses include, where permitted by law, domestic partners and civil union partners.

³ Depending on submission process and sub-class 5 to 7 health questions may apply.

Subject to state availability, Metropolitan Life Insurance Company ("MetLife") individual Long-Term Care ("LTC") Insurance coverage is offered by policy/ies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, 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. Ask about complete costs and details.

Neither MetLife nor its representatives or agents are permitted to give legal or tax advice. Any discussion of taxes included in or related to this article is for general informational purposes only. Such discussion does not purport to be complete or to cover every situation. Current tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer vary depending on the taxpayer's particular set of 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.

Circular 230 Notice: The information contained in this flyer is not intended to (and cannot) be used by anyone to avoid IRS penalties. This flyer supports the promotion and marketing of this long term care insurance. You should seek advice based on your particular circumstances from an independent tax advisor.

• 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

0804-7968 ORDER NUMBER LTC04680(0408)
L04081431(exp0509)

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SERFF Tracking Number: META-125639390 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38994
Company Tracking Number: I08-31
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: I08-31/I08-31

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125639390

State: Arkansas

Filing Company: Metropolitan Life Insurance Company.

State Tracking Number: 38994

Company Tracking Number: I08-31

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Product Name: Individual LTCI Advertising

Project Name/Number: I08-31/I08-31

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

Satisfied -Name: Explanation of Variables

Review Status:

Filed-Closed

07/23/2008

Comments:

Attachments:

EOV ADF#1859.08 Employer Slipsheet.pdf

EOV ADF#1860.08 Employer Flyer.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: I08-31						
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 14, 2008
13.	Filing Fee (If required)	Amount \$50.00 . _____ Check Date <u>May 6, 2008</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>000920297</u>
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 6, 2008</u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I08-31
This filing corresponds to rate filing company tracking number		

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	Multi-Life Employer Slip sheet – What is Multi-Life?	ADF#1859.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02	Multi-Life Employer Flyer – Benefits of Multi-Life	ADF#1860.08	<input checked="" 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 14, 2008

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

Re: Filing No. I08-31
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 advertising materials are new and do **not** replace any materials previously filed with your Department.

Advertising Form Number	Brief Description of Invitation to Inquire Advertising Material
ADF#1859.08	Multi-Life Employer Slip sheet – What is Multi-Life?
ADF#1860.08	Multi-Life Employer Flyer – Benefits of Multi-Life

The enclosed materials will be used during the implementation of a Multi-Life Program.

Please be advised either one or both of the brochures will be used by agents when they meet with Corporate clients in person. Neither brochure will be given to an Individual insured.

Variable material will be modified in accordance with the enclosed Explanation of Variables for each form.

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



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Employer Slipsheet – *What is Multi-Life?*

ADF#1859.08

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

None provided on submission

Specified Variable Material

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

Section

Explanation

[- MetLife’s Multi-Life Discount Program can offer all this for as few as three participants.]	If being used in group market segment, this bullet may be removed given that it’s promoting “only 3 participants”, however, if used in small/mid size ML market segment, this bullet will remain in the document.
[5] health questions/[6]	In case number of questions change.
Footnote #4: [7]	In case number of questions change.
[Bank Bullets]	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

Employer Flyer – *Benefits of Multi-Life*

ADF#1860.08

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

None provided on submission

Specified Variable Material

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

Section

Explanation

<u>First Page –</u> [Flexible policy options available include reimbursement and cash benefit payments.]	This sentence will be used if piece is used to support VIP2, and will be removed to support LifeStage Advantage.
<u>First Page –</u> [Care Coordination Services]	May be substituted in states that use term “Nurse Care Manager Services” instead
<u>Back Page –</u> [Bank Bullets]	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.