

SERFF Tracking Number: META-125666680 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39169  
Company Tracking Number: I08-39  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual LTCL Advertising  
Project Name/Number: I08-39/I08-39

## Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCL Advertising SERFF Tr Num: META-125666680 State: ArkansasLH  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 39169  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I08-39 State Status: Filed-Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer  
Author: Mary Rinaldi Disposition Date: 07/24/2008  
Date Submitted: 06/02/2008 Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: I08-39 Status of Filing in Domicile: Authorized  
Project Number: I08-39 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: 07/24/2008  
State Status Changed: 07/24/2008 Deemer Date:  
Corresponding Filing Tracking Number:

Filing Description:

Re: MetLife Filing No. I08-39  
Metropolitan Life Insurance Company ("MetLife")  
Individual Long-Term Care Insurance  
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

*SERFF Tracking Number:*      *META-125666680*                      *State:*                      *Arkansas*  
*Filing Company:*              *Metropolitan Life Insurance Company.*              *State Tracking Number:*      *39169*  
*Company Tracking Number:*      *I08-39*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Individual LTCL Advertising*  
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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 January 13, 2005 and LTC2007-AR approved 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 Materials

ADF#1862.08 Missing Piece Multi-Life Lead Gen Outer Envelope

ADF#1863.08 Missing Piece Multi-Life Lead Gen BRC

ADF#1863.08A Missing Piece Multi-Life Lead Gen BRC

ADF#1864.08 Missing Piece Multi-Life Lead Gen Brochure

ADF#1865.08 Missing Piece Multi-Life Lead Gen Letter

ADF#1866.08 Missing Piece Multi-Life Lead Gen Payroll Stuffer

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](mailto:mrinaldi@metlife.com)

MKTG/AD

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Project Name/Number: I08-39/I08-39

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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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	06/02/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000925358	\$150.00	05/23/2008

SERFF Tracking Number: META-125666680 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/24/2008	07/24/2008

*SERFF Tracking Number:*      *META-125666680*                      *State:*                      *Arkansas*  
*Filing Company:*              *Metropolitan Life Insurance Company.*              *State Tracking Number:*      *39169*  
*Company Tracking Number:*      *I08-39*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Individual LTCI Advertising*  
*Project Name/Number:*      *I08-39/I08-39*

## **Disposition**

Disposition Date: 07/24/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125666680 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39169  
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 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: Individual LTCI Advertising  
 Project Name/Number: I08-39/I08-39

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	NAIC Form	Filed-Closed	Yes
<b>Supporting Document</b>	cover letter	Filed-Closed	Yes
<b>Supporting Document</b>	I08-39 Explanation of Variables	Filed-Closed	Yes
<b>Form</b>	Missing Piece Multi-Life Lead Generator Outer Envelope	Filed-Closed	Yes
<b>Form</b>	Missing Piece Multi-Life Lead Generator BRC	Filed-Closed	Yes
<b>Form</b>	Missing Piece Multi-Life Lead Generator BRC	Filed-Closed	Yes
<b>Form</b>	Missing Piece Multi-Life Lead Generator Brochure	Filed-Closed	Yes
<b>Form</b>	Missing Piece Multi-Life Lead Generator Letter	Filed-Closed	Yes
<b>Form</b>	Missing Piece Multi-Life Lead Generator Payroll Stuffer	Filed-Closed	Yes

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## Form Schedule

**Lead Form Number:** ADF#1862.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF#1862.08	Advertising	Missing Piece Multi-Life Lead Generator Outer Envelope	Initial		0	ADF#1862.08_Missing Piece Multi-Life Lead Gen Outer Envelope.pdf
Filed-Closed	ADF#1863.08	Advertising	Missing Piece Multi-Life Lead Generator BRC	Initial		0	ADF#1863.08_Missing Piece Multi-Life Lead Gen BRC.pdf
Filed-Closed	ADF#1863.08A	Advertising	Missing Piece Multi-Life Lead Generator BRC	Initial		0	ADF#1863.08_Missing Piece Multi-Life Lead Gen BRC.pdf
Filed-Closed	ADF#1864.08	Advertising	Missing Piece Multi-Life Lead Generator Brochure	Initial		0	ADF#1864.08_Missing Piece Multi-Life Lead Gen Brochure.pdf
Filed-Closed	ADF#1865.08	Advertising	Missing Piece Multi-Life Lead Generator Letter	Initial		0	ADF#1865.08_Missing Piece Multi-Life Lead Gen Letter.pdf
Filed-Closed	ADF#1866.08	Advertising	Missing Piece Multi-Life Lead Generator Payroll Stuffer	Initial		0	ADF#1866.08_Missing Piece Multi-Life Lead Gen Payroll Stuffer.pdf

[Long-Term Care  
P.O. Box 937  
Westport, CT 06881-0937]

**[ABC Company] is [providing you with the opportunity to apply for/  
offering] a[/an] [new] important benefit. See inside for details...**



**[Retired/and Active  
Employees are Eligible]**



L000000(exp0000)

Long-Term Care Insurance  
underwritten by  
Metropolitan Life Insurance Company  
© 2008 MetLife, Inc.  
Metropolitan Life Insurance Company, New York, NY 10166

# Put an important piece of your financial plan in place

**[Retired/and Active Employees Eligible]**

**Call toll-free: [800-LTC-CT89 or (800-582-2889)]**

**Please note:** Worksite visits and/or phone calls will only be conducted through the approval of the agency HR/Personnel Office.



**[ Our logo or Company Logo ]**

Metropolitan Life Insurance Company

© 2008 MetLife, Inc. Metropolitan Life Insurance Company, New York, NY 10166

L0000000(exp0000)

(Or fill out and mail this card)

**Please respond [within 5 days.]**

Request information on Long-Term Care Insurance. It's a quick and easy first step toward helping to protect your assets and your independence. Simply complete this form and put it in the mail. An authorized representative/agent will call you.

**[ABC Company]**

**[Department:]** \_\_\_\_\_

**[Location:]** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_

**[Spouse/Partner] Date of Birth:** \_\_\_\_\_

**Phone Number Daytime:** \_\_\_\_\_

**Evening:** \_\_\_\_\_

**Sample A. Sample  
123 Any Street  
Any Town, XY 00000-0000**

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**[ Our logo or Company Logo ]**

Metropolitan Life Insurance Company

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**[ABC Company]**

**[Department:]** \_\_\_\_\_

**[Location:]** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_

**[Spouse/Partner] Date of Birth:** \_\_\_\_\_

**Phone Number Daytime:** \_\_\_\_\_

**Evening:** \_\_\_\_\_

**Sample A. Sample  
123 Any Street  
Any Town, XY 00000-0000**

**It's quick and easy to help close the gap  
— just make one phone call.**

It's never been easier to help protect yourself — all you need to do is call [800-LTC-CT89] to speak with a Long-Term Care Insurance Representative/Agent. It only takes a few minutes to help protect your assets, independence and freedom of choice.

**[Retired/and Active Employees are Eligible.]**

**Call a Long-Term Care Insurance  
Representative/Agent today.**

**[800-LTC-CT89 (800-582-2889)]**

**[ Our logo or  
Company Logo ]**

**Metropolitan Life Insurance Company**

© 2008 MetLife, Inc. Metropolitan Life Insurance Company, New York, NY 10166

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

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping coverage in force. A Long-Term Care Insurance Representative/Agent can provide you with complete costs and details. This advertisement describes coverage offered by MetLife.

Depending upon state availability, coverage may be offered by the following MetLife policy: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, coverage may be offered by the above-referenced policy number followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

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**Put an important piece of  
your financial plan in place.**



ADF#1864.08



**Long-Term  
Care Insurance**

No matter what stage of life you're in, you've probably put a plan in place for your financial security — now and in the future. And while you probably have investment savings, life insurance and other insurance products, you're probably not aware that *an important piece could be missing from your financial plan — Long-Term Care Insurance.*

### **Your best-laid plans could be exposed to unnecessary risk.**

Without insurance coverage to help you pay for long-term care, your assets could be rapidly depleted if you need these potentially costly services. Unfortunately, many people aren't aware of this. And not knowing the facts could leave you, your family and your plans for the future in a vulnerable position.

#### **Here are the facts:**

- ▶ Long-term care is the type of care you would need if you required assistance with simple, everyday activities you now take for granted, like eating, bathing or dressing.
- ▶ **The need for long-term care can (and does) occur at any age because of an unexpected accident or serious illness.** Statistics show that nearly half of all Americans will need long-term care services at some point in their lives, and one in five over the age of 50 is at a high risk of needing it in the next 12 months. (“Consumer Information about Long-Term Care: A Guide for Families,” National Center for Assisted Living, 2003.)
- ▶ Long-term care services typically **aren't covered by other types of insurance**, such as medical (including HMOs) and disability income, because these plans were not designed to pay for this type of care.

- ▶ Long-term care services covered by Medicare are very limited. As for Medicaid, you won't be eligible for assistance under this program until you have depleted most of your assets and used most of your income to pay for the cost of care. ([www.medicare.gov](http://www.medicare.gov))
- ▶ The average annual cost of a nursing home (nationwide) is over \$68,000 per year. (Mature Market Institute, “The MetLife Market Survey of Nursing Home & Assisted Living Costs,” 2007.) Actual costs will vary by geographical area.

### **Fill in the missing piece with Long-Term Care Insurance.**

This Long-Term Care Insurance plan offers you a simple solution to a potentially serious situation. Here's how:

- ▶ **It helps pay for services that aren't covered by most other types of insurance** — that way, you won't have to pay for these services out of pocket and you can help protect your life savings.
- ▶ **It provides you with benefit dollars** reimbursing for covered long-term care services that are right for your needs and preferences, including care that takes place in your own home.
- ▶ **If you buy now, your rate may never be better.** This is because rates are based on your age; the older you are, the higher your rate may be. And if you develop an unexpected need for long-term care services before you apply, you will be unable to qualify for this coverage at any price.

**[ RETIRED /AND ACTIVE EMPLOYEE] BENEFIT UPDATE:**

**An important coverage is being offered as part of your Supplemental Benefits Program.**

Dear [ABC Company] [Retired/and Active Employees:]

[ABC Company] is pleased to announce the [ABC Company] Long-Term Care Insurance program offered by **Metropolitan Life Insurance Company (“MetLife”)**, a leader in the long-term care insurance industry\*. Under the program, MetLife’s Long-Term Care Insurance is being offered with [discounted rates and] reduced underwriting.

1

Effective immediately, you have the opportunity to apply for the Long-Term Care Insurance coverage underwritten by MetLife. [This insurance may help fill a [serious] gap in your personal financial plan by providing essential coverage that is NOT addressed by other company benefits, including your medical or disability income insurance.]

2  
3

**Why this benefit is important to you, regardless of your age...**

The vast majority of Americans may not have adequate insurance coverage for long-term care services. As you’ll read in the enclosed brochure, the potentially high cost of this type of care could put your investment savings, and retirement assets at risk.

Fortunately, this Long-Term Care Insurance program can help provide that [vital] “missing piece” in your financial plan. That could mean greater financial security for you and your family.

4

**What you should do next...**

The first and most important step you could take is to learn more about the issue of long-term care...how it could impact you and your family...how the potentially high cost could impact your financial security...and finally, the action you can take now to help protect yourself immediately.

Please return the enclosed “Reply Card” [with your name and phone number and a Long-Term Care Insurance Representative/Agent will call you] or call [800-LTC-CT89 or (800-582-2889).] We will send you a [Questions & Answers] brochure that contains information you need to understand this serious issue and one simple solution for it — the [ABC Company] Long-Term Care Insurance program from MetLife.

5  
6

It’s easy to take the first step. We encourage you to do it now.

If you have questions about this benefit and would like to discuss your options personally and confidentially, please call a Long-Term Care Insurance Representative/Agent at: [800-LTC-CT89 or (800-582-2889).]

Sincerely,



David Acselrod  
Vice President, Long-Term Care

P.S. <sup>1</sup> All applicants that enroll will receive a 5% discount on their premium once approved for coverage. If you’re married, and you apply with your spouse, you and your spouse will each receive an additional 30% premium discount once you both are approved for coverage. Discounts may vary by state.

<sup>2</sup> The Enrollment Period is limited. Though you [and your eligible family members] can apply for this coverage at anytime, during this period only, [eligible employees/you] can apply with fewer health questions. Don’t miss out. Call today!

[<sup>3</sup> Eligible family members include: spouses (includes domestic partners and civil union partners, where applicable by law), adult children, parents, parents-in-law, step-parents, step-parents-in-laws, grandparents, grandparents-in-laws, step-grandparents and step-grandparents-in-law of employees/retirees. ]

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\*LIMRA 2006 U.S. Group Long-Term Care Insurance Sales and Inforce - employer group & association.

(Please see reverse side for important information.)

**Metropolitan Life Insurance Company**

© 2008 MetLife, Inc.

Metropolitan Life Insurance Company, New York, NY 10166

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

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping coverage in-force. A Long-Term Care Insurance Representative/Agent can provide you with complete costs and details. This advertisement describes coverage offered by MetLife.

Depending upon state availability, coverage may be offered by the following MetLife policy: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, coverage may be offered by the above-referenced policy number followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

L000000(exp0000)

Metropolitan Life Insurance Company (“MetLife”)

**Don't Miss Your Chance to  
Put an **Important Piece** of  
Your Financial Plan in Place**



©2008 Metropolitan Life Insurance Company, New York, NY 10166  
L000000(exp0000)

## If you don't have Long-Term Care Insurance, you may be missing an **important piece** of your financial plan.

Take a closer look at these important facts and see for yourself why it makes sense to [enroll/apply] now.

- Medical insurance, Medicare and long-term disability insurance were not designed to cover the potentially high costs of long-term care.
- In [Hartford, CT] the average annual cost of home care is [\$31,200] and for a nursing home it is [\$109,500]\*.
- You can get a significant amount of coverage at a cost that's surprisingly affordable.

**Call a Long-Term Care Insurance Representative/Agent at  
[1-800-LTC-CT89 (800-582-2889)].**

\* "The MetLife Market Survey of Adult Day Services and Home Care Costs" Mature Market Institute, September 2007.

Actual costs will vary by geographical area. Home care cost is based on a home health aide—\$19/hr., 5 hours per day, 5 days per week.

\*\* "The MetLife Market Survey of Nursing Home and Assisted Living Costs," Mature Market Institute, October 2007.

[ Our logo or  
Company Logo ]

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*SERFF Tracking Number:*      *META-125666680*                      *State:*                      *Arkansas*  
*Filing Company:*              *Metropolitan Life Insurance Company.*              *State Tracking Number:*      *39169*  
*Company Tracking Number:*      *I08-39*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Individual LTCI Advertising*  
*Project Name/Number:*      *I08-39/I08-39*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125666680 State: Arkansas  
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## Supporting Document Schedules

<b>Satisfied -Name:</b> NAIC Form	<b>Review Status:</b> Filed-Closed	07/24/2008
<b>Comments:</b>		
<b>Attachment:</b> AR _ NAIC_Individual.pdf		
<b>Satisfied -Name:</b> cover letter	<b>Review Status:</b> Filed-Closed	07/24/2008
<b>Comments:</b>		
<b>Attachment:</b> AR_I_Filing Letter .pdf		
<b>Satisfied -Name:</b> I08-39 Explanation of Variables	<b>Review Status:</b> Filed-Closed	07/24/2008
<b>Comments:</b>		
<b>Attachments:</b> EOV_ADF#1862.08_Missing Piece Multi-Life Lead Gen Outer Envelope.pdf EOV_ADF#1863.08_Missing Piece Multi-Life Lead Gen BRC.pdf EOV_ADF#1863.08A_Missing Piece Multi-Life Lead Gen BRC.pdf EOV_ADF#1864.08_Missing Piece Multi-Life Lead Gen Brochure.pdf EOV_ADF#1865.08_Missing Piece Multi-Life Lead Gen Letter.pdf EOV_ADF#1866.08_Missing Piece Multi-Life Lead Gen Payroll Stuffer.pdf		

**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: I08-39</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>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b>FORMS</b> <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"/> <b>RATES</b> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATES:</b> _____ Please explain:  <b>SUPPORTING DOCUMENTATION</b> <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: _____
<b>12.</b>	<b>Filing Submission Date</b>	<b>June 2, 2008</b>
<b>13.</b>	<b>Filing Fee (If required)</b>	Amount \$150.00 . _____ Check Date <u>May 23, 2008</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>000925358</u>
<b>14.</b>	<b>Date of Domiciliary Approval</b>	<b>NA New York does not require LTCI advertising to be filed.</b>
<b>15.</b>	<b>Filing Description:</b>	<b>INDIVIDUAL LONG-TERM CARE INSURANCE ADVERTISING MATERIAL(S)</b>  <b>PLEASE SEE COVER LETTER</b>

**View Complete Filing Description**

<b>16.</b>	<b>Certification (If required)</b>	<b>I HEREBY CERTIFY</b> 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>June 2, 2008</u>

<b>17.</b>	<b>Form Filing Attachment</b>	
<b>This filing transmittal is part of company tracking number</b>		<b>I08-39</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	Missing Piece Multi-Life Lead Generator Outer Envelope	ADF#1862.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02	Missing Piece Multi-Life Lead Generator BRC	ADF#1863.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03	Missing Piece Multi-Life Lead Generator BRC	ADF#1863.08A	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04	Missing Piece Multi-Life Lead Generator Brochure	ADF#1864.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05	Missing Piece Multi-Life Lead Generator Letter	ADF#1865.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06	Missing Piece Multi-Life Lead Generator Payroll Stuffer	ADF#1866.08	<input checked="" 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



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

June 2, 2008

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

**Re: Filing No. I08-39**  
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.

<b>Advertising Form Number</b>	<b>Brief Description of Invitation to Inquire Advertising Materials</b>
ADF#1862.08	Missing Piece Multi-Life Lead Gen Outer Envelope
ADF#1863.08	Missing Piece Multi-Life Lead Gen BRC
ADF#1863.08A	Missing Piece Multi-Life Lead Gen BRC
ADF#1864.08	Missing Piece Multi-Life Lead Gen Brochure
ADF#1865.08	Missing Piece Multi-Life Lead Gen Letter
ADF#1866.08	Missing Piece Multi-Life Lead Gen Payroll Stuffer

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



Metropolitan Life Insurance Company  
NAIC: 241-65978

**EXPLANATION OF VARIABLE MATERIAL**

**MISSING PIECE MULTI-LIFE LEAD GEN OUTER ENVELOPE**

**FORM NUMBER: ADF#1862.08**

There may be 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 logos, numbers, names, company names, phone numbers, street addresses, website addresses, administrative codes and dates, which may be varied.

Design (look) of material may vary. For example, photos may be inserted or removed, color scheme may be one, two, three or four-color, and size and format may be adjusted. Design changes will not affect the specific variable material or the text included in the piece.

**Specific Variable Material**

Specific variable material is marked as numerical items within the enclosed form. Specific items marked will be changed only as indicated in the explanations set forth below.

<u>Section</u>	<u>Explanation</u>
Return Address	Item may appear as is, may be revised to include MetLife logo, or may be revised to include the employer's logo.
Front	"ABC Company" will be revised to state a group's name, or may be revised to read "Your company".
Front	"new" will appear as is or may be omitted.
Front	References to employees may appear as is or may be updated to reflect how a company refers to their employees (i.e., associates, members, etc)



Metropolitan Life Insurance Company  
NAIC: 241-65978

**EXPLANATION OF VARIABLE MATERIAL**

**MISSING PIECE MULTI-LIFE LEAD GEN BRC**

**FORM NUMBER: ADF#1863.08**

There may be 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 logos, numbers, names, company names, phone numbers, street addresses, website addresses, administrative codes and dates, which may be varied.

Design (look) of material may vary. For example, photos may be inserted or removed, color scheme may be one, two, three or four-color, and size and format may be adjusted. Design changes will not affect the specific variable material or the text included in the piece.

**Specific Variable Material**

Specific variable material is marked as items within the enclosed form. Specific items marked will be changed only as indicated in the explanations set forth below.

<b>Section</b>	<b>Explanation</b>
Front	References to employees may appear as is or may be updated to reflect how a company refers to their employees (i.e., associates, members, etc)
Front	“within 5 days” may appear as is, may be revised to reflect a different timeframe or may be omitted.
Front	“ABC Company” will be revised to state a group’s name.
Front	“Department” may appear as is, or may be revised to read: agency, office, facility or any department title the group may use to refer to their employment facilities.
Front	“Location” may appear as is, may be omitted, or may be revised to read: town, city, county, address or any location name the group may use to refer to their employment locations.
Front	“Spouse/Partner” may appear as is, or may be revised to read, Spouse, Partner, or other eligible insured class.



Metropolitan Life Insurance Company  
NAIC: 241-65978

**EXPLANATION OF VARIABLE MATERIAL**

**MISSING PIECE MULTI-LIFE LEAD GEN BRC**

**FORM NUMBER: ADF#1863.08A**

There may be two types of variable material set forth in brackets within the enclosed form. These are:

1. Illustrative material; and
2. Specific variable Material.

There is no specific variable material within the enclosed form.

**ILLUSTRATIVE MATERIAL**

Illustrative material consists of entries such as logos, numbers, names, company names, phone numbers, street addresses, website addresses, administrative codes and dates, which may be varied.

Design (look) of material may vary. For example, photos may be inserted or removed, color scheme may be one, two, three or four-color, and size and format may be adjusted. Design changes will not affect the specific variable material or the text included in the piece.



Metropolitan Life Insurance Company  
NAIC: 241-65978

## EXPLANATION OF VARIABLE MATERIAL

### INVITATION TO INQUIRE

### **MISSING PIECE MULTI-LIFE LEAD GEN BROCHURE**

#### **FORM NUMBER: ADF#1864.08**

There may be 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 logos, sources, numbers, names, company names, phone numbers, street addresses, website addresses, administrative codes and dates, which may be varied.

Design (look) of material may vary. For example, photos may be inserted or removed, color scheme may be one, two, three or four-color, and size and format may be adjusted. Design changes will not affect the specific variable material or the text included in the piece.

### **Specific Variable Material**

Specific variable material is marked as items within the enclosed form. Specific items marked will be changed only as indicated in the explanations set forth below.

<b>Section</b>	<b>Item</b>	<b>Explanation</b>
General		All statistical information and accompanying sources may be updated to reflect the most current, up-to-date information.
First Page	1	Item may appear as is, may be omitted, or may be revised to read, "to help pay for costs". In the state of IOK only "to help pay for costs" will be used.
First Page	2	References to employees may appear as is or may be updated to reflect how a company refers to their employees (i.e., associates, members, etc).
Second Page	3	Item may appear as is or may be revised to read, "pay for costs that are". In the state of OK only "pay for costs that are" will be used.





Metropolitan Life Insurance Company  
NAIC: 241-65978

## EXPLANATION OF VARIABLE MATERIAL

### INVITATION TO INQUIRE

### MISSING PIECE MULTI-LIFE LEAD GEN LETTER

FORM NUMBER: ADF#1865.08

There may be 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 logos, sources, numbers, names, company names, phone numbers, street addresses, website addresses, administrative codes and dates, which may be varied.

Design (look) of material may vary. For example, photos may be inserted or removed, color scheme may be one, two, three or four-color, and size and format may be adjusted. Design changes will not affect the specific variable material or the text included in the piece.

### Specific Variable Material

Specific variable material is marked as items within the enclosed form. Specific items marked will be changed only as indicated in the explanations set forth below.

Section	Item	Explanation
General		References to employees may appear as is or may be updated to reflect how a company refers to their employees (i.e., associates, members, etc).
General		"ABC Company" will be revised to state a group's name
Front Page	1	Item may appear as is, may be omitted if discounted rates are not available under the group plan design.
Front Page	2	Item may appear as is, may be omitted.
Front Page	3	The word "serious" may appear as is or may be omitted.

Front Page	4	The word "vital" may appear as is or may be omitted.
Front Page	5	Item will appear as is or may be omitted.
Front Page	6	Item will appear as is, may be revised if the brochure's name is changed or may be omitted.
Front Page	7	This section will appear as is, may be revised to reflect the family members that are eligible based on the group's plan design or may be omitted.



Metropolitan Life Insurance Company  
NAIC: 241-65978

**EXPLANATION OF VARIABLE MATERIAL**

**INVITATION TO INQUIRE**

**MISSING PIECE MULTI-LIFE LEAD GEN PAYROLL STUFFER**

**FORM NUMBER: ADF#1866.08**

There may be 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 logos, numbers, names, company names, phone numbers, street addresses, website addresses, administrative codes and dates, which may be varied.

Design (look) of material may vary. For example, photos may be inserted or removed, color scheme may be one, two, three or four-color, and size and format may be adjusted. Design changes will not affect the specific variable material or the text included in the piece.

**Specific Variable Material**

Specific variable material is marked as numerical items within the enclosed form. Specific items marked will be changed only as indicated in the explanations set forth below.

<b>Section</b>	<b>Item</b>	<b>Explanation</b>
General		All statistical information and accompanying sources may be updated to reflect the most current, up-to-date information.
Page 2		Item will be revised to reflect the eligible individual's City and State of residence with respective home care and nursing home costs, or may be omitted.