

SERFF Tracking Number: META-126129260 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 42218
Company Tracking Number: IO7-49_P09
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership
Product Name: Individual LTCI Advertising
Project Name/Number: IO7-47_PO9/IO7-47_PO9

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising SERFF Tr Num: META-126129260 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 42218
Sub-TOI: LTC03I.004 Partnership Co Tr Num: IO7-49_P09 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Author: Mary Rinaldi Disposition Date: 05/06/2009
Date Submitted: 04/27/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: IO7-47_PO9 Status of Filing in Domicile: Authorized
Project Number: IO7-47_PO9 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: 05/06/2009 Explanation for Other Group Market Type:
State Status Changed: 05/06/2009
Deemer Date: Corresponding Filing Tracking Number:
Filing Description:
April 27 , 2009

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

SERFF Tracking Number: *META-126129260* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *42218*
Company Tracking Number: *IO7-49_P09*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.004 Partnership*
Product Name: *Individual LTCL Advertising*
Project Name/Number: *IO7-47_PO9/IO7-47_PO9*

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Filing No. IO7-49_P09

Dear Sir/Madam:

We enclose for filing electronic copies of the Individual long-term care advertising materials referenced below. The materials are intended for use with the following Individual long-term care insurance policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR all approved by your Department January 13, 2005 and the materials are also intended for use with Individual long-term care insurance policy form LTC2007 AR approved by your Department 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#1832.07(Rev0308) Long-Term Care Insurance Consumer Partnership Brochure

ADF #1833.07 Partnership Prospecting Letter

This electronic submission includes the following:

- each advertisement in PDF format
- an explanation of variables for each form identifying how the variable material will be modified, and
- this letter
- the NAIC form
- refer to the EFT transaction for the \$50.00 filing fee

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.

SERFF Tracking Number: META-126129260 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 42218
 Company Tracking Number: I07-49_P09
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership
 Product Name: Individual LTCL Advertising
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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
 MetLife Group Code: -99 Company Type: Life
 1095 Avenue of the Americas
 New York, NY 10036-6796 Group Name: State ID Number:
 (212) 578-2211 ext. [Phone] FEIN Number: 13-5581829

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$25.00 per advertisement

2 x \$25.00 = \$50.00

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$50.00	04/27/2009	27440505

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Product Name: Individual LTCL Advertising
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/06/2009	05/06/2009

SERFF Tracking Number: *META-126129260* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *42218*
Company Tracking Number: *I07-49_PO9*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.004 Partnership*
Product Name: *Individual LTCI Advertising*
Project Name/Number: *I07-47_PO9/I07-47_PO9*

Disposition

Disposition Date: 05/06/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-126129260 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 42218
 Company Tracking Number: IO7-49_PO9
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership
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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Form		Yes
Supporting Document	explanation of variables		Yes
Supporting Document	cover letter		Yes
Form	Long-Term Care Insurance Consumer Partnership Brochure		Yes
Form	Partnership Prospecting Letter		Yes

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Form Schedule

Lead Form Number: ADF#1832.07(Rev0308)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1832.07(Rev0308)	Advertising	Long-Term Care Insurance Consumer Partnership Brochure	Initial			ADF#1832.07(Rev0308) LTCI Consumer Partnership Brochure.pdf
	ADF #1833.07	Advertising	Partnership Prospecting Letter	Initial			ADF #1833.07 Partnership Prospecting Letter.pdf


MetLife®

be prepared for your future

The federal government has taken an important step to help Americans plan for their future. They passed into law legislation that allows each state to implement a Long-Term Care Insurance Partnership Program. In doing so, the government is helping to make long-term care insurance more accessible and encouraging Americans to take personal responsibility for planning ahead for their potential long-term care needs.



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, LTC 2007. 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. Call me about complete cost and details.

Please note that the information in this brochure does not apply to the Partnership Programs that are in existence in New York, California, Connecticut and Indiana.

MetLife®

Metropolitan Life Insurance Company
New York, NY 10166

0702-3664 ORDER NUMBER LTC04800(0808) VIP2/LSA
L06087377(exp0609)
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LTCI PARTNERSHIP

LONG-TERM CARE INSURANCE PARTNERSHIP PROGRAM CAN HELP YOU PLAN FOR YOUR FUTURE

MetLife wants to help you understand the important advantages of a Long-Term Care Insurance Partnership Program.

Metropolitan Life Insurance Company (MetLife)

ADF#1832.07(Rev0308)

WHAT IS A PARTNERSHIP PROGRAM?

A Partnership Program is a partnership between the state government and private insurance companies to assist individuals in planning for their potential long-term care needs.

Each state determines if and when they want to offer a Long-Term Care Insurance Partnership Program.

WHAT IS A STATE CERTIFIED PARTNERSHIP POLICY?

A Partnership policy is a long-term care insurance policy that has been certified by a state to participate in their Partnership Program. A Partnership policy offers a special feature known as Asset Disregard* which allows you to protect some of your assets if you need to rely on Medicaid for continued payment for long-term care services. With a Partnership policy you can retain assets equal to the amount of benefits you received under your Partnership-qualified long-term care insurance policy without affecting your eligibility for Medicaid.

Each state will determine which policy features will meet the requirements of a Partnership Program in their state.

- In general, the inflation protection feature selected under a policy will determine whether the policy purchased qualifies as a Partnership policy.
- In general, policies must be issued on or after a state's Partnership Program effective date to be considered Partnership-qualified.

Please consult with your agent to determine whether your state has implemented a Partnership Program, which MetLife policies are Partnership-qualified, and for details on what types of inflation protection are considered Partnership eligible in your state.

*The rules for Asset Disregard in one state may vary from those in another state.

• 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

a hypothetical example to illustrate how this works

- Ruth is a widow who wants to preserve her assets for her two sons and their families.
- At age 58, Ruth buys a MetLife Partnership policy with a total lifetime benefit amount of \$400,000.
- Years later, when Ruth needs long-term care, Ruth begins to receive benefit payments from her MetLife Partnership policy.
- Ruth has used the maximum benefits allowed under her policy which, as a result of the inflation protection under her policy, now equals \$600,000.
- Ruth continues to need care and applies for Medicaid to continue to cover her nursing home stay.
- Ruth's assets have now grown to \$700,000.
- Instead of requiring Ruth to spend down all but \$2,000 of her assets in order to be eligible for Medicaid, she is allowed to keep additional assets equal to the amount she received in long-term care benefits.
- That means Ruth can keep and pass on to her sons \$602,000 of her assets — protecting most of her hard-earned assets.



IS A PARTNERSHIP POLICY RECOGNIZED OUTSIDE OF THE STATE WHERE IT WAS PURCHASED?

A state need not adopt a Partnership Program or recognize another state's program. If another state has a Partnership Program and agrees to guidelines being developed for reciprocity, you may be able to have the same Asset Disregard in that state, as you would have in the state in which you purchased your policy.

However, if your state has a Partnership Program and you believe you may move to another state in the future, before purchasing a Partnership policy in your state, you should first make sure that the other state has reciprocity with your state for Partnership purposes.

TRUST THE STRENGTH OF METLIFE

- With more than a 140-year-long history, MetLife is a company of stability and experience.
- MetLife has consistently earned high marks from insurance industry rating agencies for financial strength and claims-paying ability.*
- The MetLife Mature Market Institute has earned industry-wide respect for being a highly credible resource on aging, retirement and long-term care, and positions MetLife as an industry thought leader.

*[Ratings as of April 2008, include A+ (superior) from A.M. Best for financial strength and AA (very strong) rating from Fitch for claims paying abilities. Ratings refer to the overall financial status of the company.]

Contact your local
MetLife agent today
to learn whether a
Partnership policy is
right for you!

LTCI PARTNERSHIP

**THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED
PERSONALIZED OR GENERAL USE STATIONERY**

***Find out about the [[State] Long-Term Care Insurance Partnership Program] from
Metropolitan Life Insurance Company (MetLife)!***

[Date]
[Name]
[Company Name]
[Address]

Dear [Mr./Mrs. Name]:

On February 8, 2006, the Deficit Reduction Act (DRA) of 2005 was signed into law, expanding Long-Term Care Insurance Partnership Programs.

What is the Long-Term Care Insurance (LTCI) Partnership Program? LTCI Partnership Program allows an individual to purchase a State-approved Long-Term Care Insurance policy with asset protection. This means that if you use up your Partnership -qualified long-term care insurance benefits and need to rely on Medicaid for your long-term care, **your partnership policy can limit the extent to which you may have to "spend down" your assets to meet Medicaid's asset eligibility requirements.**

[As of [January 1, 2007] the state of [State] has amended its state Medicaid plan, and received approval from the Centers for Medicaid and Medicare (CMS) that will allow the [State Department of Insurance] to approve the sale of Long-Term Care Insurance Partnership policies.]

As an industry leading underwriter of long-term care insurance, we are pleased to inform you that **MetLife's policies meet the necessary requirements for the Partnership Program** in the state of [State].

How can this program help you? The Partnership program provides the same great coverage as other long-term care insurance policies with the added benefit of asset protection. It can help you **prepare for the high cost of long-term care services and help relieve some of the financial and emotional burdens on you and your loved ones**, so that you can focus on the more important things in life.

To find out more about the LTCI Partnership Program as well as the Long-Term Care Insurance policies underwritten by MetLife, please [call me at {phone number} or e-mail me at {e-mail address}] [or return the attached reply card] if you would like more information. I look forward to hearing from you.

Best regards,

[Name]
[Company Approved Title]
[Agent License #]

ADF #1833.07

Metropolitan Life Insurance Company (MetLife)
New York, NY 10166
L09066355(exp1009)
LTC04631(1008)

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[, 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/I] can provide you with complete costs and details.

**• 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**

<i>SERFF Tracking Number:</i>	<i>META-126129260</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>42218</i>
<i>Company Tracking Number:</i>	<i>I07-49_P09</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.004 Partnership</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I07-47_PO9/I07-47_PO9</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-126129260 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 42218
Company Tracking Number: I07-49_P09
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership
Product Name: Individual LTCI Advertising
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Supporting Document Schedules

Review Status: 04/27/2009
Satisfied -Name: NAIC Form
Comments:
Attachment:
AR NAIC.pdf

Review Status: 04/27/2009
Satisfied -Name: explanation of variables
Comments:
Attachments:
EOV ADF#1832.07(Rev0308) LTCI Consumer Partnership Brochure.pdf
EOV ADF #1833.07 Partnership Prospecting Letter.pdf

Review Status: 04/27/2009
Satisfied -Name: cover letter
Comments:
Attachment:
AR Cover 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: I07-09_PO9						
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					

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I07-47_PO9
This filing corresponds to rate filing company tracking number		NA

	Document Name	Form Number		Replace Form Number
	Description			Previous State Filing Number
01	Long-Term Care Insurance Consumer Partnership Brochure	ADF#1832.07 (Rev0308)	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02	Partnership Prospecting Letter	ADF #1833.07	<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		NA		
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 _____	
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07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

**Individual Long-Term Care Insurance Consumer Partnership Brochure
ADF#1832.07(Rev.0308)**

Variable material set forth in brackets within the enclosed form are:

Specified Variable Material

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

Section Explanation

Section	Explanation
Under "Trust the Strength of MetLife" First Bullet	"140" was bracketed so that we can add the most current number of years that MetLife has been in business.
Under "Trust the Strength of MetLife" Second Bullet	This language is bracketed so that it can be removed or modified based on the MetLife's most current industry ratings



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Partnership Prospecting Letter

ADF #1833.07

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

1. Illustrative material; and
2. Specific variable material

Illustrative Material

Illustrative material consists of entries such as recipient's name, recipient's address, agent name, agent contact information, agent license #, agent email address, and agent phone number.

Specified Variable Material

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

Section

Explanation

"State"

This item must always include the respective state of the mailing. For example, if this letter is used for residents of VA, then it should be captured as such in the letter.

"Long-Term Care Insurance Partnership Program", headline	This item is bracketed in the event that states may vary what the partnership program will be called in their state.
Second Paragraph, "January 1, 2007"	The date may be deleted or may include the partnership approval date of the respective state.
Last Paragraph, "Or return the attached reply card"	This item will appear as is or may be deleted because an agent may choose to not include this option in the letter or because the BRC, ADF#1167.03, which is a separate piece, is not approved for use in the respective state.
Bank Bullets	This item will appear as is or may be deleted because this piece will be used by two distribution channels. One of which requires Bank Bullets and one does not.

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

April 27, 2009

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

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Filing No. IO7-49_P09

Dear Sir/Madam:

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ADF #1833.07	Partnership Prospecting Letter

This electronic submission includes the following:

- each advertisement in PDF format
- an explanation of variables for each form identifying how the variable material will be modified, and
- this letter
- the NAIC form
- refer to the EFT Transaction for the \$50.00 filing fee.

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,

A handwritten signature in cursive script that reads "Mary J. Rinaldi".

Mary J. Rinaldi
Consultant-Compliance Marketing/AD