

SERFF Tracking Number: META-126290150 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43408  
Company Tracking Number: I09-17 PRINT ADS  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual LTCI Advertising  
Project Name/Number: I09-17 Print Ads/I09-17 Print Ads

## Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual LTCI Advertising SERFF Tr Num: META-126290150 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 43408  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I09-17 PRINT ADS State Status: Closed  
Filing Type: Advertisement Reviewer(s): Marie Bennett  
Authors: Mary Rinaldi, Cherise Disposition Date: 09/14/2009  
Crittenden  
Date Submitted: 09/02/2009 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: I09-17 Print Ads Status of Filing in Domicile:  
Project Number: I09-17 Print Ads 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: 09/14/2009 Explanation for Other Group Market Type:  
State Status Changed: 09/14/2009  
Deemer Date: Created By: Mary Rinaldi  
Submitted By: Mary Rinaldi Corresponding Filing Tracking Number:  
Filing Description:

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

September 2 , 2009

SERFF Tracking Number: META-126290150 State: Arkansas  
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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. I09-17 Print Ads

Dear Sir/Madam:

We enclose for filing printed copies of the Individual long-term care advertising materials described below. The materials are intended for use with Individual long-term care policy form LTC2007 AR approved by your Department August 17, 2007.

This new filing consists of advertisements that are similar to those previously approved by your department. This filing is not a replacement of those pieces, but should be considered a new filing. However, to assist you in your review, I am providing you with the form numbers of the previously approved pieces, and am giving you highlighted versions of the new pieces, so that you may easily determine the new language.

We consider the following form an Invitation to Inquire advertisement.

Advertising Form Number	Brief Description	Previously Approved Form Number	Previously Filed Under
ADF#1908.09	LTC LifeStage Advantage Consumer Brochure v8	ADF# 1766.07	(Rev 0807) META-125327247
ADF#1909.09	LTC LifeStage Advantage Slim Jim	ADF# 1799.07	META-125327247
ADF#1917.09	LTC Letter A LifeStage Advantage	ADF#1798.07	META-125287316

This electronic submission includes the following PDFs:

- Each advertisement and the highlighted versions
- The NAIC form
- An explanation of variables for each form identifying how the variable material will be modified, and
- This letter

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The \$75.00 filing fee check is submitted via SERFF as an EFT transaction.

Please advise us of your action on this submission in accordance with your usual procedures.

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

Sincerely,  
 Mary J. Rinaldi  
 Consultant-Compliance Marketing/AD

## Company and Contact

### Filing Contact Information

Mary Rinaldi, Consultant- Compliance      mrinaldi@metlife.com  
 MKTG/AD  
 Green Farms Road      203-221-3859 [Phone]  
 Westport, CT 06880

### Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036-6796	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	No
Fee Explanation:	25 x 3 = \$75.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$75.00	09/02/2009	30294073

SERFF Tracking Number: META-126290150 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/14/2009	09/14/2009

*SERFF Tracking Number:*      *META-126290150*                      *State:*                      *Arkansas*  
*Filing Company:*              *Metropolitan Life Insurance Company*              *State Tracking Number:*      *43408*  
*Company Tracking Number:*      *I09-17 PRINT ADS*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Individual LTCL Advertising*  
*Project Name/Number:*      *I09-17 Print Ads/I09-17 Print Ads*

## **Disposition**

Disposition Date: 09/14/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	I09-17 Highlighted Versions of Prnt Ads-WB		Yes
Supporting Document	Explanation of Variables		Yes
Supporting Document	NAIC Form		Yes
Form	LTC LifeStage Advantage Consumer Brochure v8		Yes
Form	LTC LifeStage Advantage Slim Jim		Yes
Form	LTC LifeStage Advantage		Yes

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## Form Schedule

### Lead Form Number: ADF#1908.09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1908.09	Advertising	LTC LifeStage Advantage Consumer Brochure v8	Initial		0.000	ADF#1908.09 LTC LifeStage Advantage Consumer v8 Brochure.pdf
	ADF#1909.09	Advertising	LTC LifeStage Advantage Slim Jim	Initial		0.000	ADF#1909.09 LTC LifeStage Advantage Slim Jim Generic WB_v8.pdf
	ADF#1917.09	Advertising	LTC LifeStage Advantage	Initial		0.000	ADF#1917.09 LTC Letter A LifeStage Advantage.pdf

INSURANCE | LONG-TERM CARE

# MetLife LTC LifeStage Advantage<sup>[SM]</sup>



# MetLife



solutions life<sup>[SM]</sup>  
for every stage of

# Are you ready for the “ifs” in your life?



Each stage in your life brings many “ifs”.

Some you look forward to...

*“If my children decide to go to college...”*

*“If I can retire early...”*

*“If my retirement years are fun and relaxing...”*

Some you worry about...

*“If I develop a disability or chronic illness...”*

*“If my family needs to take care of me...”*

But they all require planning so you can be ready for them. Chances are you have plans for how you’d like to spend your future and how you will support your desired lifestyle. But do you have a plan for how you would handle the need for long-term care?

## Long-term care insurance can help you manage those “ifs”.

• 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

## Long-term care insurance is designed to:

- Pay for long-term care expenses.
- Help protect your retirement savings and other assets.
- Offer you more choices regarding the type and location of your care.
- Help relieve your family from the burden of taking responsibility for your care.

### What is long-term care?

Long-term care is the care you need when you are unable to independently care for yourself. You may require a caregiver to assist you with *everyday activities* of living such as dressing and bathing. This assistance may be required because you have a physical or cognitive impairment. Many people need long-term care at some point in their lives due to chronic illness, disability, injury or old age.

### Where is long-term care provided?

People often think of nursing homes when they think of long-term care, but in reality there are many other options for where you can receive long-term care services. In fact, long-term care is typically received in the home.

### Who needs long-term care?

Long-term care is not just for the elderly. Disabling illnesses and injuries requiring long-term care services can happen to anyone at any age.

### How much does it cost?

The cost of long-term care can be significant. Based on national averages, just two years of home-based care would cost [\$52,000]. If you eventually need care in a nursing facility, the annual cost could easily reach [\$69,000] or more.<sup>1</sup> Costs can vary greatly by geographic location and may be even higher in your area.

### Who pays for it?

Many people believe their existing insurance plans or a government program will pay for long-term care, but this is not usually the case.

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor's visits and hospital stays, and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your lost income should you become disabled and unable to work. Disability insurance **does not** pay for long-term care services.
- **Medicaid** will pay for **some** long-term care services, but only after you've "**spent down**" virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- **Personal savings**, intended for use in retirement or to leave as inheritance, is often the **only** available source of payment.

<sup>1</sup> [MetLife Mature Market Institute, *The MetLife Market Survey of Adult Day Services & Home Care Costs*, September 2008 (home care costs can vary based on specific circumstances; this rate is based on a home health aide at \$20/hour providing five hours of care per day for five days a week), and *The MetLife Market Survey of Nursing Home & Assisted Living Costs*, October 2008. (Nursing home costs are based on the national average rate of \$191.00 per day for a semi-private room, seven days a week.)]

# Having the right plan can help you better manage the “ifs” in your life.



## MetLife LTC LifeStage Advantage<sup>SM</sup>—Solutions for every stage of life.

Instead of wondering how your family and finances would be impacted if you needed long-term care, you could be enjoying your life with confidence knowing you have a plan for whatever lies ahead.

With MetLife’s flexible, easy-to-understand long-term care insurance, anytime can be the right time to put a plan in place that fits your life, your needs and your budget.

MetLife LTC LifeStage Advantage offers you the choice between two plans specifically designed for different life stages.

If you are in the midst of your career...

**Simple Advantage<sup>®</sup>** gives you the flexibility to StartSmart&Build<sup>SM</sup> with the Guaranteed Purchase Option. You can begin now with a more affordable level of coverage and then add to it later — as often as every three years. Choose an initial total benefit amount between [\$75,000 and \$500,000] and then purchase increases for a total of [double] your original total benefit amount, without having to provide proof of good health.

If you are getting ready to retire or are already retired...

**Custom Advantage<sup>SM</sup>** helps you to handle the cost of long-term care whenever you may need it— with your choice of total benefit amounts from [\$75,000 up to \$1 million]. And, you have the option of adding a benefit increase option to make sure your coverage stays current with the likely rising cost of care.

**With MetLife LTC LifeStage Advantage you receive:**

- **Comprehensive** long-term care insurance that pays for care provided in your home or other long-term care settings.
- **Personalized** assistance from our Care Coordinators who will help you access your coverage and support you through the long-term care process.\*
- A **return of premium** provision if you should die before age 70.
- The choice of **optional features** to personalize your insurance policy to meet your specific needs.

\* There is no cost to the policyholder for MetLife provided care coordination services. The services of an independent care coordinator may be used at an additional cost to the policyholder.

# Getting started is as easy as 1-2-3.

STEP 1.

Select your plan and maximum benefit amounts.

Simple Advantage <sup>®</sup>	Custom Advantage <sup>[SM]</sup>
Total Benefit Amount [\$75,000 to \$500,000]	Total Benefit Amount [\$75,000 to \$1 million][*]
Monthly Benefit Amount [\$3,000 to \$6,000]	Monthly Benefit Amount [\$3,000 to \$15,000]

The Simple Advantage plan includes the Guaranteed Purchase Option (GPO) which allows the purchase of additional coverage, up to [double] the original Total Benefit Amount, without underwriting, until age 65 (state variations may apply).

STEP 2.

Decide if you want to add one or more optional features.\*\*

**Simple Advantage and Custom Advantage**

[**Shared Care**—Offers couples the ability to share their total benefit amounts with each other.]

[**Nonforfeiture**—Guarantees you a reduced level of coverage if you stop paying your premiums after three years.

[**Cash Benefit**—Allows you to receive monthly cash payments rather than reimbursement for the care you receive.\*\*]

STEP 3.

Decide whether you want to add a benefit increase option to help your coverage keep up with the likely rising cost of care.\*\*

**Custom Advantage only.**

**Benefit Increase Options:\*\*\*\***

- [• Future Purchase Option]
- [• Tiered Solution<sup>[SM]</sup> (Graded Automatic Annual Increase to age 75)]
- [• Urban Consumer Price Index (CPI)]
- [• 3% Automatic Annual Increase]
- 5% Automatic Annual Increase

Refer to the Outline of Coverage for additional information.]

[\* Cash Benefit Rider not available with \$1 million Total Benefit Amount.

\*\* At additional cost.

[\*\*\* Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income.]

\*\*\*\* All benefit increase options not available in all states.

It's that simple.

# If there were a solution that changed to meet my needs

Wherever you are in life, whatever your specific situation, MetLife has a simple solution that can help protect your savings and give you more long-term care options. Here are just a few examples.

## Meet Karen and David — in the midst of a busy life

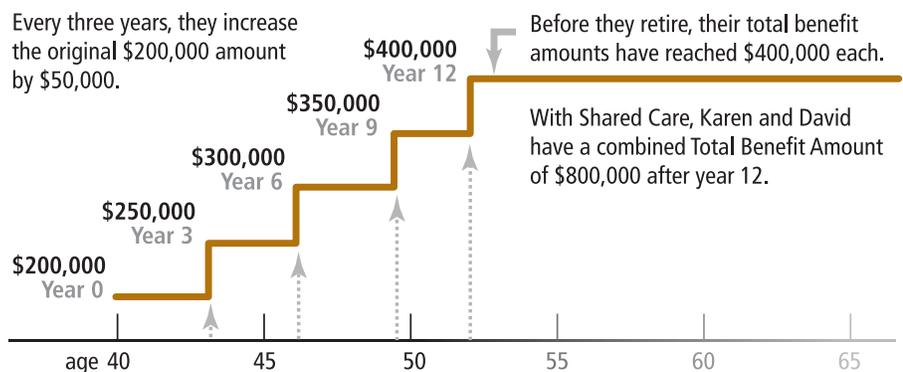
Parents of two teenage children, Karen and David face the challenge of saving for their retirement while also preparing for the expense of college. They are also beginning to feel the strain of providing extra help for Karen's aging parents.

### Karen and David are concerned about:

- Preserving their savings for education and retirement purposes.
- Protecting their children from being burdened should they need long-term care someday.
- Taking advantage of their young ages and good health to buy insurance at a lower rate, but they don't think they can afford it.

### Their solution:

They each purchase the **Simple Advantage**<sup>®</sup> plan and select initial total benefit amounts of \$200,000 each, giving them the flexibility to StartSmart&Build<sup>SM</sup>. Every three years, they each purchase an additional \$50,000 of coverage.\*

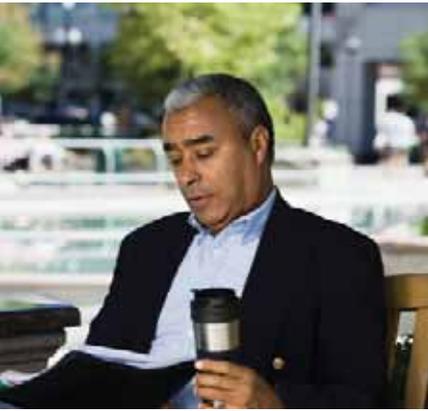


\* At additional cost.  
Assumes both Karen and David are age 40 when coverage is first purchased.

### Why it worked for them:

It gave them the **flexibility** to buy a level of coverage that was affordable for them right now and then add to it over time, building up to a comfortable level of protection.





## Meet Tony—almost ready to retire

At 55 years of age, Tony is preparing to retire early from his current job after a successful career. He has accumulated a modest, but comfortable nest egg and wants to use part of it to start his own consulting business.

### Tony is concerned about:

- Being able to afford his choice of long-term care services should the need arise.
- Protecting his retirement savings and future business venture.
- Making sure his insurance coverage is sufficient in years to come given the likely rising cost of care.

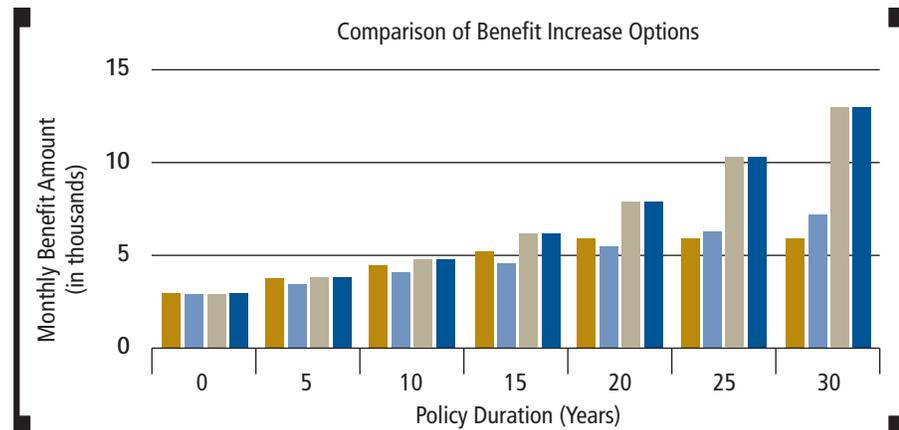
### His solution:

- He purchases the **Custom Advantage<sup>SM</sup>** plan with a total benefit amount of \$400,000.
- He selects a benefit increase option that best suits his budget and goals which automatically increases his coverage each year to keep up with the likely rising cost of care.

### Why it worked for him:

It offered him a way to pay for long-term care without needing to rely on his retirement savings or other assets, along with the added security of built-in inflation protection.

- Tiered Solution<sup>SM</sup> (Graded Automatic Annual Increase to age 75)
- 3% Automatic Annual Increase
- 5% Automatic Annual Increase
- Future Purchase Option with all increases accepted



## Meet MaryAnn and Bob—enjoying their retirement

Grateful for their good health, MaryAnn and Bob are taking every opportunity to travel, visit family and stay active. They enjoy their comfortable lifestyle and plan to leave behind a substantial inheritance someday.

### MaryAnn and Bob are concerned about:

- Preserving their current lifestyle and independence.
- Protecting their assets from the expense of long-term care.
- Being able to leave a generous legacy to their children and grandchildren.

### Their solution:

They both purchase the **Custom Advantage** plan and select total benefit amounts of \$1 million each.

### Why it worked for them:

It gave them the assurance of having **enough coverage** to help protect their independence and financial plans should they need long-term care.



# Relax.

With MetLife LTC LifeStage Advantage <sup>SM</sup>, you have a simple solution that fits your life today...so you don't have to worry about tomorrow.

All illustrations of personal situations in this brochure are hypothetical.

## Trust the strength of MetLife

- MetLife, one of the largest and most respected financial services institutions in the U.S., has been doing business since 1868.<sup>1</sup>
- MetLife consistently receives high ratings from the financial rating agencies for our ability to meet policyholder obligations. These ratings take into account factors such as our overall financial picture, management strength, financial reserves, and claims-paying history. For MetLife's most current ratings, visit [www.metlife.com/about](http://www.metlife.com/about) and click on "Ratings".
- Our unique, industry-leading resource, the MetLife Mature Market Institute® (MMI) is a dedicated information and policy research center on aging, retirement and long-term care. Staffed with gerontologists, MMI is a true advocate for the 50+ market with a genuine commitment to the industry.
- In 1983 MetLife established a dedicated unit to exclusively focus on the LTCI product offering and is one of the largest LTCI carriers in the U.S. today.
- MetLife uses simple approval and claims processes which ensure smooth and timely payments. Claims are generally paid on average within 10 business days of receipt of all required information.
- MetLife sends satisfaction surveys to 100% of insureds who become eligible for benefits. Over [95%] rate their experience as either excellent or very good.<sup>2</sup>

This long-term care ("LTC") insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number LTC2007. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; 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. An insurance agent may call you.

[Since benefits under the Cash-Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

<sup>1</sup> [MetLife listed 39 on the annual ranking of the Fortune 500® companies as of April 2009. FORTUNE ranks MetLife among the "Most Admired" U.S. companies (March 2009).]

<sup>2</sup> [Results as reported from proprietary MetLife Quality Survey of all MetLife LTC insurance claims recipients, 2009.]

# MetLife®

Metropolitan Life Insurance Company  
New York, NY 10166

INSURANCE | LONG-TERM CARE

# MetLife LTC LifeStage Advantage<sup>[SM]</sup>



# MetLife



solutions **life**<sup>[SM]</sup>  
for every stage of

• 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

# Are you ready for the “ifs” in your life?



Each stage in your life brings many “ifs”.

Some you look forward to...

*“If my children decide to go to college...”*

*“If I can retire early...”*

*“If my retirement years are fun and relaxing...”*

Some you worry about...

*“If I develop a disability or chronic illness...”*

*“If my family needs to take care of me...”*

Chances are you have plans for how you’d like to spend your future and how you will support your desired lifestyle. But do you have a plan for how you would handle the need for long-term care?

Long-term care insurance can help you manage those “ifs”.

## Long-term care insurance is designed to:

- Help protect your retirement savings and other assets from the costs of long-term care services.
- Offer you more choices regarding the type and location of the care you receive.

## Who needs long-term care?

People often think of nursing homes when they think of long-term care, but in reality, there are many other options for where you can receive long-term care services. In fact, long-term care is typically received in the home.

## How much does it cost?

The cost of long-term care can be significant. Based on national averages, just two years of home-based care would cost [\$52,000]. If you eventually need care in a nursing facility, the annual cost could easily reach [\$69,000] or more.<sup>1</sup>

## Who pays for it?

Many people believe their existing insurance plans or a government program will pay for long-term care, but this is not usually the case.

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor's visits and hospital stays, and generally **do not** pay for long-term care.
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<sup>1</sup> [MetLife Mature Market Institute, *The MetLife Mature Market Survey of Adult Day Services and Home Care Costs*, September 2008, *The MetLife Mature Market Survey of Nursing Home and Assisted Living Costs*, October 2008. Home care costs are based on 25 hours a week at an hourly rate of \$20 for a home health aide. Nursing home costs are based on an average daily rate of \$191 for a semi-private room.]

# Having the right plan can help you better manage the “ifs” in your life.

## MetLife LTC LifeStage Advantage <sup>[SM]</sup>

Instead of wondering how your family and finances would be impacted if you needed long-term care, you could be enjoying your life with confidence knowing you have a plan for whatever lies ahead.

With MetLife's flexible, easy-to-understand long-term care insurance, anytime can be the right time to put a plan in place that fits your life, your needs and your budget.

## With MetLife LTC LifeStage Advantage you receive:

- **Comprehensive** long-term care insurance that pays for care provided in your home or other long-term care settings.
- **Personalized** assistance from our Care Coordinators who will help you access your coverage and support you through the long-term care process.\*
- A **return of premium** provision if you should die before age 70.
- The choice of **optional features** to personalize your insurance policy to meet your specific needs.

\* There is no cost to the policyholder for MetLife provided care coordination services. The services of an independent care coordinator may be used at an additional cost to the policyholder.

# MetLife LTC LifeStage Advantage<sup>[SM]</sup> offers you the choice between two plans specifically designed for different life stages.

If you are in the midst of your career...

**Simple Advantage<sup>®</sup>** gives you the flexibility to StartSmart&Build<sup>[SM]</sup> with the Guaranteed Purchase Option. You can begin now with a more affordable level of coverage and then add to it later — as often as every three years. Choose an initial total benefit amount between [\$75,000 and \$500,000] and then purchase increases up to a total of [double] your original benefit amount, without having to provide proof of good health.

If you are getting ready to retire or are already retired...

**Custom Advantage<sup>[SM]</sup>** helps you to handle the cost of long-term care whenever you may need it — with your choice of total benefit amounts from [\$75,000 up to \$1 million]. And, you have the option of adding a benefit increase option to make sure your coverage stays current with the likely rising cost of care.



# Getting started is as easy as 1-2-3.

STEP

1.

Select your plan and maximum benefit amounts.

Simple Advantage®	Custom Advantage <sup>[SM]</sup>
Total Benefit Amount [\$75,000 to \$500,000]	Total Benefit Amount [\$75,000 to \$1 million] <sup>[*]</sup>
Monthly Benefit Amount [\$3,000 to \$6,000]	Monthly Benefit Amount [\$3,000 to \$15,000]

The Simple Advantage plan includes the Guaranteed Purchase Option (GPO) which allows the purchase of additional coverage, up to [double] the original Total Benefit Amount, without underwriting, until age 65 (state variations may apply).

STEP

2.

Decide if you want to add one or more optional features.\*\*

## Simple Advantage and Custom Advantage

**[Shared Care – Offers couples the ability to share their total benefit amounts with each other.]**

**Nonforfeiture – Guarantees you a reduced level of coverage if you stop paying your premiums after three years.**

**[Cash Benefit – Allows you to receive monthly cash payments rather than reimbursement for the care you receive.\*\*\*]**

STEP

3.

Decide whether you want to add a benefit increase option to help your coverage keep up with the likely rising cost of care.\*\* **Custom Advantage only.**

## Benefit Increase Options:\*\*\*\*

- Future Purchase Option
- Tiered Solution<sup>[SM]</sup> (Graded Automatic Annual Increase to age 75)
- Urban Consumer Price Index (CPI)
- 3% Automatic Annual Increase
- 5% Automatic Annual Increase

Refer to the Outline of Coverage for additional information.

[\* Cash Benefit Rider not available with \$1 million Total Benefit Amount.]

\*\* At additional cost.

[\*\*\* Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income.]

\*\*\*\* All benefit increase options not available in all states.

# Trust the strength of MetLife

- MetLife, one of the largest and most respected financial services institutions in the U.S., has been doing business since 1868.<sup>1</sup>
- MetLife consistently receives high ratings from the financial rating agencies for our ability to meet policyholder obligations. These ratings take into account factors such as our overall financial picture, management strength, financial reserves, and claims-paying history. For MetLife's most current ratings, visit [www.metlife.com/about](http://www.metlife.com/about) and click on "Ratings."
- Our unique, industry-leading resource, the MetLife Mature Market Institute® (MMI), is a dedicated information and policy research center on aging, retirement and long-term care. Staffed with gerontologists, MMI is a true advocate for the 50+ market with a genuine commitment to the industry.
- MetLife uses simple approval and claims processes that ensure smooth and timely payments. Claims are generally paid on average within 10 business days of receipt of all required information.
- MetLife sends satisfaction surveys to 100% of insureds who become eligible for benefits. Over [95%] rate their experience as either excellent or very good.<sup>2</sup>

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[Since benefits under the Cash-Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

<sup>1</sup> [MetLife listed 39 on the annual ranking of the Fortune 500® companies as of April 2009. FORTUNE ranks MetLife among the "Most Admired" U.S. companies (March 2009).]

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# MetLife

**Metropolitan Life Insurance Company**

New York, NY 10166

0905-1659 LTC05144(XXXX)  
L0809057276(exp0311)

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## LSA Letter - Facts about LTC

THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY. NOTICE: ONLY LICENSED INSURANCE AGENTS APPOINTED BY METROPOLITAN LIFE INSURANCE COMPANY ("METLIFE") TO SELL METLIFE LONG-TERM CARE INSURANCE POLICIES ARE AUTHORIZED AND APPROVED TO USE THIS DOCUMENT.

Metropolitan Life Insurance Company (MetLife)

[Date]

[John Q. Prospect  
123 Anystreet  
Anytown, US 12345-0000]

### Do you know the facts about long-term care?

Dear [Prospect],

[Intro Option 1 – for prospects:

The keys to owning your future are planning early, knowing your options and taking action. Whatever your life stage, now is the time to consider how your life and the lives of your family members might change should you experience an injury or illness in the future that requires long-term care.]

[Intro Option 2 – for existing clients:

As a MetLife client, you know the importance of preparing for the uncertainties in your future. But, many people overlook the need to plan for long-term care. Either they don't believe they'll ever need it, or they think long-term care insurance is too complicated and too expensive.]

**The fact is...** a growing number of Americans of all ages need long-term care due to a chronic illness, injury or cognitive impairment. Needing ongoing care can have costly consequences for you and your family. Now, long-term care insurance can be easier and less expensive to obtain than you may have thought – thanks to an innovative new insurance plan from MetLife.

### **Start protecting your future today with an affordable foundation of coverage.**

[Only] MetLife LTC LifeStage Advantage<sup>[SM]</sup> is designed to fit your life and your budget at anytime. It offers you the flexibility to StartSmart&Build<sup>[SM]</sup> by getting started now with a foundation of coverage. Then, you can add to it over time, until you reach a comfortable level of protection – up to double your original benefit amount. And, you don't have to worry about your potentially changing health status. Once you get started, your future insurability for the increases you choose to purchase is guaranteed.

It's an all-new way to purchase long-term care insurance that lets you get started sooner, so you can put your mind at ease about the uncertainties of tomorrow. No one knows when the need for long-term care might occur. That's why having some coverage is likely better than having no coverage.

To learn more about **MetLife LTC LifeStage Advantage** – and how this comprehensive, yet easy-to-understand, long-term care insurance plan could benefit you – please call me at [xxx-xxx-xxxx] or email me at [email address]. I look forward to speaking with you.

Sincerely,  
[name, title and license #]

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• 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

Metropolitan Life Insurance Company, New York, NY 10166

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SERFF Tracking Number: META-126290150 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43408  
 Company Tracking Number: I09-17 PRINT ADS  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: Individual LTCL Advertising  
 Project Name/Number: I09-17 Print Ads/I09-17 Print Ads

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> I09-17 Highlighted Versions of Prnt Ads-WB		

**Comments:**

**Attachments:**

ADF#1908.09 LTC LifeStage Advantage Consumer Brochure v8 Highlighted.pdf  
 ADF#1909.09 LTC LifeStage Advantage Slim Jim Generic WB\_v8 Highlighted.pdf  
 ADF#1917.09 LTC Letter A LifeStage Advantage Highlight.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Explanation of Variables		

**Comments:**

**Attachments:**

EOV ADF#1908.09 LifeStage Advantage Consumer Brochure.pdf  
 EOV ADF#1909.09 LifeStage Advantage Consumer Slim Jim.pdf  
 EOV ADF#1917.09 LTC Letter A LifeStage Advantage.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> NAIC Form		

**Comments:**

**Attachment:**

AR \_ NAIC\_Individual.pdf

# MetLife LTC LifeStage Advantage<sup>[SM]</sup>



# MetLife



solutions **life**<sup>[SM]</sup>  
for every stage of

# Are you ready for the “ifs” in your life?



Each stage in your life brings many “ifs”.

Some you look forward to...

*“If my children decide to go to college...”*

*“If I can retire early...”*

*“If my retirement years are fun and relaxing...”*

Some you worry about...

*“If I develop a disability or chronic illness...”*

*“If my family needs to take care of me...”*

But they all require planning so you can be ready for them. Chances are you have plans for how you’d like to spend your future and how you will support your desired lifestyle. But do you have a plan for how you would handle the need for long-term care?

## Long-term care insurance can help you manage those “ifs”.

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• 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

# Long-term care insurance is designed to:

- Pay for long-term care expenses.
- Help protect your retirement savings and other assets.
- Offer you more choices regarding the type and location of your care.
- **Help** relieve your family from the burden of taking responsibility for your care.

## What is long-term care?

Long-term care is the care you need when you are unable to independently care for yourself. You may require a caregiver to assist you with *everyday activities* of living such as dressing and bathing. This assistance may be required because you have a physical or cognitive impairment. Many people need long-term care at some point in their lives due to chronic illness, disability, injury or old age.

## Where is long-term care provided?

People often think of nursing homes when they think of long-term care, **but in reality there are many other options for where you can receive long-term care services. In fact, long-term care is typically received in the home.**

## Who needs long-term care?

Long-term care is not just for the elderly. **Disabling illnesses and injuries requiring long-term care services can happen to anyone at any age.**

## How much does it cost?

The cost of long-term care can be significant. Based on national averages, just two years of home-based care would cost [\$52,000]. If you eventually need care in a nursing facility, the annual cost could easily reach [\$69,000] or more.<sup>1</sup> Costs can vary greatly by geographic location and may be even higher in your area.

## Who pays for it?

Many people believe their existing insurance plans or a government program will pay for long-term care, but this is not usually the case.

- **Health insurance** and **Medicare** are designed to cover the cost of medical care, such as doctor's visits and hospital stays, and generally **do not** pay for long-term care.
- **Disability insurance** is designed to replace a portion of your lost income should you become disabled and unable to work. Disability insurance **does not** pay for long-term care services.
- **Medicaid** will pay for **some** long-term care services, but only after you've "**spent down**" virtually all of the assets counted by the state in determining your eligibility, including your personal savings and retirement accounts.
- **Personal savings**, intended for use in retirement or to leave as inheritance, is often the **only** available source of payment.

<sup>1</sup> [MetLife Mature Market Institute, *The MetLife Market Survey of Adult Day Services & Home Care Costs*, September 2008 (home care costs can vary based on specific circumstances; this rate is based on a home health aide at \$20/hour providing five hours of care per day for five days a week), and *The MetLife Market Survey of Nursing Home & Assisted Living Costs*, October 2008. (Nursing home costs are based on the national average rate of \$191.00 per day for a semi-private room, seven days a week.)]

# Having the right plan can help you better manage the “ifs” in your life.



## MetLife LTC LifeStage Advantage<sup>SM</sup>—Solutions for every stage of life.

Instead of wondering how your family and finances would be impacted if you needed long-term care, you could be enjoying your life with confidence knowing you have a plan for whatever lies ahead.

With MetLife’s flexible, easy-to-understand long-term care insurance, anytime can be the right time to put a plan in place that fits your life, your needs and your budget.

MetLife LTC LifeStage Advantage offers you the choice between two plans specifically designed for different life stages.

If you are in the midst of your career...

**Simple Advantage<sup>SM</sup>** gives you the flexibility to **StartSmart&Build<sup>SM</sup> with the Guaranteed Purchase Option.** You can begin now with a more affordable level of coverage and then add to it later — as often as every three years. Choose an initial total benefit amount between [\$75,000 and \$500,000] and then purchase increases for a total of [double] your original total benefit amount, without having to provide proof of good health.

If you are getting ready to retire or are already retired...

**Custom Advantage<sup>SM</sup>** helps you to handle the cost of long-term care whenever you may need it— with your choice of total benefit amounts from [\$75,000 up to \$1 million]. And, you have the option of adding a benefit increase option to make sure your coverage stays current with the **likely** rising cost of care.

**With MetLife LTC LifeStage Advantage you receive:**

- **Comprehensive** long-term care insurance that pays for care provided in your home or other long-term care settings.
- **Personalized** assistance from our Care Coordinators who will help you access your coverage and support you through the long-term care process.\*
- A **return of premium** provision if you should die before age 70.
- The choice of **optional features** to personalize your insurance policy to meet your specific needs.

\* There is no cost to the policyholder for MetLife provided care coordination services. The services of an independent care coordinator may be used at an additional cost to the policyholder.

# Getting started is as easy as 1-2-3.

STEP 1.

Select your plan and maximum benefit amounts.

Simple Advantage <sup>®</sup>	Custom Advantage <sup>[SM]</sup>
Total Benefit Amount [\$75,000 to \$500,000]	Total Benefit Amount [\$75,000 to \$1 million][ <sup>*</sup> ]
Monthly Benefit Amount [\$3,000 to \$6,000]	Monthly Benefit Amount [\$3,000 to \$15,000]

[The Simple Advantage plan includes the Guaranteed Purchase Option (GPO) which allows the purchase of additional coverage, up to [double] the original Total Benefit Amount, without underwriting, until age 65 (state variations may apply).]

STEP 2.

Decide if you want to add one or more optional features.<sup>\*\*</sup>

**Simple Advantage and Custom Advantage**

[**Shared Care**—Offers couples the ability to share their total benefit amounts with each other.]

[**Nonforfeiture**—Guarantees you a reduced level of coverage if you stop paying your premiums after three years.]

[**Cash Benefit**—Allows you to receive monthly cash payments rather than reimbursement for the care you receive.<sup>\*\*\*</sup>]

STEP 3.

Decide whether you want to add a benefit increase option to help your coverage keep up with the **likely** rising cost of care.<sup>\*\*</sup>

**Custom Advantage only.**

**Benefit Increase Options:<sup>\*\*\*\*</sup>**

- [• Future Purchase Option]
- [• **Tiered Solution<sup>[SM]</sup> (Graded Automatic Annual Increase to age 75)**]
- [• Urban Consumer Price Index (CPI)]
- [• 3% Automatic Annual Increase]
- 5% Automatic Annual Increase

Refer to the Outline of Coverage for additional information.]

[<sup>\*</sup> Cash Benefit Rider not available with \$1 million Total Benefit Amount.]

[<sup>\*\*</sup> At additional cost.]

[<sup>\*\*\*</sup> Since benefits under this rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income.]

[<sup>\*\*\*\*</sup> All benefit increase options not available in all states.]

It's that simple.

# If there were a solution that changed to meet my needs

Wherever you are in life, whatever your specific situation, MetLife has a simple solution that can help protect your savings and give you more long-term care options. Here are just a few examples.

## Meet Karen and David — in the midst of a busy life

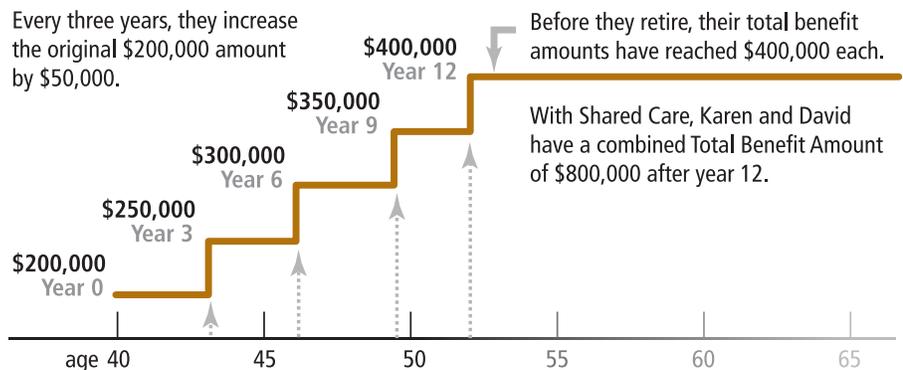
Parents of two teenage children, Karen and David face the challenge of saving for their retirement while also preparing for the expense of college. They are also beginning to feel the strain of providing extra help for Karen's aging parents.

### Karen and David are concerned about:

- Preserving their savings for education and retirement purposes.
- Protecting their children from being burdened should they need long-term care someday.
- Taking advantage of their young ages and good health to buy insurance at a lower rate, but they don't think they can afford it.

### Their solution:

They each purchase the **Simple Advantage**<sup>®</sup> plan and select initial total benefit amounts of \$200,000 each, **giving them the flexibility to StartSmart&Build<sup>SM</sup>**. Every three years, they each purchase an additional \$50,000 of coverage.\*



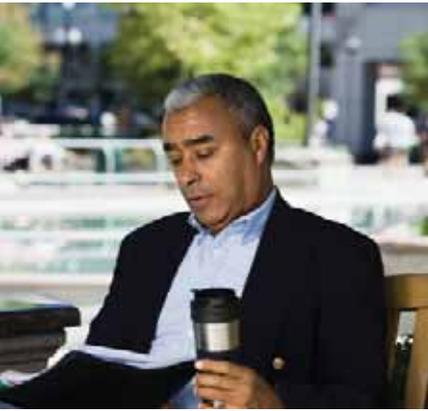
\* At additional cost.

Assumes both Karen and David are age 40 when coverage is first purchased.

### Why it worked for them:

It gave them the **flexibility** to buy a level of coverage that was affordable for them right now and then add to it over time, building up to a comfortable level of protection.





## Meet Tony—almost ready to retire

**At 55 years of age,** Tony is preparing to retire early from his current job after a successful career. He has accumulated a modest, but comfortable nest egg and wants to use part of it to start his own consulting business.

### Tony is concerned about:

- Being able to afford his choice of long-term care services should the need arise.
- Protecting his retirement savings and future business venture.
- Making sure his insurance coverage is sufficient in years to come given the **likely** rising cost of care.

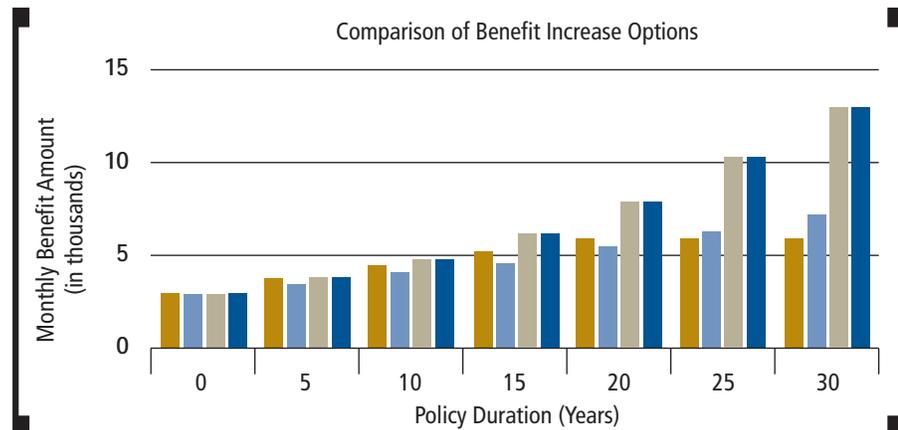
### His solution:

- He purchases the **Custom Advantage<sup>SM</sup>** plan with a total benefit amount of \$400,000.
- He selects a benefit increase option that best suits his budget and goals which automatically increases his coverage each year to keep up with the **likely** rising cost of care.

### Why it worked for him:

It offered him a way to pay for long-term care without needing to rely on his retirement savings or other assets, along with the added security of built-in inflation protection.

- Tiered Solution<sup>SM</sup> (Graded Automatic Annual Increase to age 75)
- 3% Automatic Annual Increase
- 5% Automatic Annual Increase
- Future Purchase Option with all increases accepted



## Meet MaryAnn and Bob—enjoying their retirement

Grateful for their good health, MaryAnn and Bob are taking every opportunity to travel, visit family and stay active. They enjoy their comfortable lifestyle and plan to leave behind a substantial inheritance someday.

### MaryAnn and Bob are concerned about:

- Preserving their current lifestyle and independence.
- Protecting their assets from the expense of long-term care.
- Being able to leave a generous legacy to their children and grandchildren.

### Their solution:

They both purchase the **Custom Advantage** plan and select total benefit amounts of \$1 million each.

### Why it worked for them:

It gave them the assurance of having **enough coverage** to **help** protect their independence and financial plans should they need long-term care.



# Relax.

With MetLife LTC LifeStage Advantage <sup>SM</sup>, you have a simple solution that fits your life today...so you don't have to worry about tomorrow.

All illustrations of personal situations in this brochure are hypothetical.

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- In 1983 MetLife established a dedicated unit to exclusively focus on the LTCI product offering and is one of the largest LTCI carriers in the U.S. today.
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# MetLife®

Metropolitan Life Insurance Company  
New York, NY 10166

INSURANCE | LONG-TERM CARE

# MetLife LTC LifeStage Advantage<sup>[SM]</sup>



# MetLife



solutions **life**<sup>[SM]</sup>  
for every stage of

ADF#1909.09

Metropolitan Life Insurance Company (MetLife)

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People often think of nursing homes when they think of long-term care, but in reality, there are many other options for where you can receive long-term care services. In fact, long-term care is typically received in the home.

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STEP

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Monthly Benefit Amount [\$3,000 to \$6,000]	Monthly Benefit Amount [\$3,000 to \$15,000]

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STEP

2.

Decide if you want to add one or more optional features.<sup>\*\*</sup>

## Simple Advantage and Custom Advantage

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STEP

3.

Decide whether you want to add a benefit increase option to help your coverage keep up with the **likely** rising cost of care.<sup>\*\*</sup> **Custom Advantage only.**

## Benefit Increase Options:<sup>\*\*\*\*</sup>

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Refer to the Outline of Coverage for additional information.

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This long-term care ("LTC") insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number LTC2007. In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; 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. An insurance agent may call you.

[Since benefits under the Cash-Benefit Rider will be paid without regard to actual charges incurred, the benefits which exceed limitations prescribed by the Internal Revenue Code could be considered income. In determining the excludible amount, proceeds from all sources of long term care reimbursement (e.g. other policies and Medicare) must be aggregated.]

<sup>1</sup>[MetLife listed 39 on the annual ranking of the Fortune 500® companies as of April 2009. FORTUNE ranks MetLife among the "Most Admired" U.S. companies (March 2009).]

<sup>2</sup>[Results as reported from proprietary MetLife Quality Survey of all MetLife LTC insurance claims recipients, 2009.]

# MetLife

Metropolitan Life Insurance Company

New York, NY 10166

0905-1659 LTC05144(XXXX)

L0809057276(exp0311)

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## LSA Letter - Facts about LTC

THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY. NOTICE: ONLY LICENSED INSURANCE AGENTS APPOINTED BY METROPOLITAN LIFE INSURANCE COMPANY ("METLIFE") TO SELL METLIFE LONG-TERM CARE INSURANCE POLICIES ARE AUTHORIZED AND APPROVED TO USE THIS DOCUMENT.

Metropolitan Life Insurance Company (MetLife)

[Date]

[John Q. Prospect  
123 Anystreet  
Anytown, US 12345-0000]

### Do you know the facts about long-term care?

Dear [Prospect],

[Intro Option 1 – for prospects:

The keys to owning your future are planning early, knowing your options and taking action. Whatever your life stage, now is the time to consider how your life and the lives of your family members might change should you experience an injury or illness in the future that requires long-term care.]

[Intro Option 2 – for existing clients:

As a MetLife client, you know the importance of preparing for the uncertainties in your future. But, many people overlook the need to plan for long-term care. Either they don't believe they'll ever need it, or they think long-term care insurance is too complicated and too expensive.]

**The fact is...** a growing number of Americans of all ages need long-term care due to a chronic illness, injury or cognitive impairment. Needing ongoing care can have costly consequences for you and your family. Now, long-term care insurance can be easier and less expensive to obtain than you may have thought – thanks to an innovative new insurance plan from MetLife.

### **Start protecting your future today with an affordable foundation of coverage.**

[Only] MetLife LTC LifeStage Advantage<sup>[SM]</sup> is designed to fit your life and your budget at anytime. It offers you the flexibility to StartSmart&Build<sup>[SM]</sup> by getting started now with a foundation of coverage. Then, you can add to it over time, until you reach a comfortable level of protection – up to double your original benefit amount. And, you don't have to worry about your potentially changing health status. Once you get started, your future insurability for the increases you choose to purchase is guaranteed.

It's an all-new way to purchase long-term care insurance that lets you get started sooner, so you can put your mind at ease about the uncertainties of tomorrow. No one knows when the need for long-term care might occur. That's why having some coverage is likely better than having no coverage.

To learn more about **MetLife LTC LifeStage Advantage** – and how this comprehensive, yet easy-to-understand, long-term care insurance plan could benefit you – please call me at [xxx-xxx-xxxx] or email me at [email address]. I look forward to speaking with you.

Sincerely,  
[name, title and license #]

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• 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

Metropolitan Life Insurance Company, New York, NY 10166

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Metropolitan Life Insurance Company  
NAIC: 241-65978

## EXPLANATION OF VARIABLE MATERIAL

### Consumer Slim Jim Brochure

ADF# 1909.09

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 product name(s), photos, sources and web site address, all which may be varied.

- Sources - Items will appear as shown or may be deleted. Item may be revised to reflect updates to sources and changes in statistical information.

#### **Specified Variable Material**

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

<b><u>Section</u></b>	<b><u>Explanation</u></b>
<b><i>Entire document</i></b>	<ul style="list-style-type: none"><li>• Service Marks [SM] have been bracketed in the event they are later changed to Register Marks ®.</li></ul>
<b><i>Pg 4 How much does it cost?</i></b>	<ul style="list-style-type: none"><li>• [\$52,000] and [\$69,000] - Items will appear as shown or be revised to reflect different national averages.</li></ul>
<b><i>Pg 6 If you are in the midst of your career...</i></b>	<ul style="list-style-type: none"><li>• [\$75,000 and \$500,000] - Item will appear as shown or be revised to reflect a different set of Total Benefit Amounts available. The set of Total Benefit Amount(s) may vary within a range of \$75,000 to \$1,500,000, which are approved in the LTC2007 product filing.</li><li>• [double] – Within the phrase “double your original benefit amount..” may appear as shown or may be replaced with “triple” if LTC2007-GPO-3 is used.</li></ul>
<b><i>If you are getting ready to retire or are already retired...</i></b>	<ul style="list-style-type: none"><li>• [\$75,000 up to \$1 million] - Item will appear as shown or be revised to reflect a different set of Total Benefit Amounts available. The set of Total Benefit Amount(s) may vary within a range of \$75,000 to \$1,500,000, which are approved in the LTC2007 product filing.</li></ul>
<b><i>Pg 7 Step 1 Select your plan and</i></b>	<ul style="list-style-type: none"><li>• [\$75,000 to \$500,000], [\$75,000 to \$1 million], [\$3,000 to \$6,000] and [\$3,000 to \$15,000] - Items will appear</li></ul>

**maximum benefit amounts.**

as shown or be revised to reflect a different set of Monthly Benefit Amounts and Total Benefit Amounts available. The set of Monthly Benefit Amount(s) may vary within a range of \$3,000 to \$21,000 and the set of Total Benefit Amount(s) may vary within a range of \$75,000 to \$1,500,000, which are approved in the LTC2007 product filing.

- [\*] – Asterisk and corresponding footnote are bracketed and will appear as shown or removed in the event that Cash Benefit Rider is not offered in the future.
- [double] – Within the phrase "...up to double the original Total Benefit Amount..." may appear as shown or may be replaced with "triple" if LTC2007-GPO-3 is used.

**Step 2 Decide if you want to add one or more optional features.**

- "Shared Care Rider" will appear as shown or may be omitted. "Cash Benefit Rider" and respective footnote will appear as shown or may be omitted.
- [\*\*\*] – Triple Asterisk and corresponding footnote are bracketed and will appear as shown or may be removed if the Cash Benefit Rider is not offered in the future.

**Step 3 Decide whether you want to add a benefit increase option...**

- [\*\*\*\*] – Quad Asterisk and corresponding footnote are bracketed and will appear as shown or may be revised depending on which benefit increase options are offered, and if all states have approved all benefit increase options for market.
- The benefit increase options listed in Step 3 will appear as shown or may vary to exclude any of the riders that are bracketed or to include any of the other benefit riders included in the approved product filing. The 5% Automatic Compound Inflation Protection Rider will always be included.

**Pg 8 (back cover)**

- [95%] is bracketed and will appear as shown or may be revised in the event that the results of survey data changes in the future.
- [Since benefits under the Cash-Benefit Rider...] will appear as shown, or be removed if the Cash Benefit Rider is not offered in the future.



Metropolitan Life Insurance Company  
NAIC: 241-65978

**EXPLANATION OF VARIABLE MATERIAL**

**INVITATION TO INQUIRE**

**LifeStage Advantage – About LTC**

**ADF#1917.09**

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

1. Illustrative material; and
2. Specific variable material

**Illustrative Material**

Illustrative material consists of entries such as the date, company name, recipient's name and address, the name, designations and insurance license number of the person sending the letter, and administrative codes, all of which may be varied.

**Specified Variable Material**

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

**Section**

**Explanation**

**Service Marks [SM]**

Service Marks [SM] are bracketed after MetLife LTC LifeStage Advantage and StartSmart&Build in the event that they are changed to Register marks ®.

**Paragraph 1**

If the letter is being used for prospects, Intro Option 1 will appear as shown  
If the letter is being used for existing clients, Intro Option 2 will appear as shown

**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: I09-17 Print Ads</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>September 2, 2009</b>
<b>13.</b>	<b>Filing Fee (If required)</b>	Amount \$75.00 . _____ Check Date <u>EFT</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>EFT</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: 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>September 2, 2009</u>

<b>17.</b>	<b>Form Filing Attachment</b>	
<b>This filing transmittal is part of company tracking number</b>		<b>I09-17 Print Ads</b>
<b>This filing corresponds to rate filing company tracking number</b>		

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	LTC LifeStage Advantage Consumer Brochure v8	ADF#1908.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02	LTC LifeStage Advantage Slim Jim	ADF#1909.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03	LifeStage Advantage Letter A	ADF#1917.09	<input checked="" 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