

SERFF Tracking Number: META-126293153 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43453
Company Tracking Number: I09-16
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: I09-16 LTC Selector/I09-16 LTC Selector

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual LTCI Advertising SERFF Tr Num: META-126293153 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 43453
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I09-16 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Author: Cherise Crittenden Disposition Date: 09/14/2009
Date Submitted: 09/03/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: I09-16 LTC Selector
Project Number: I09-16 LTC Selector
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: Resubmission

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Previous Filing Number: I09-15 A -state
tracking number 42576
Overall Rate Impact:
Filing Status Changed: 09/14/2009

Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 09/14/2009
Created By: Mary Rinaldi
Corresponding Filing Tracking Number:
Filing Description:

Deemer Date:
Submitted By: Mary Rinaldi

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

SERFF Tracking Number: *META-126293153* *State:* *Arkansas*
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September 3, 2009

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

Re: Individual Long-Term Care Insurance Advertising
Advertising Form Number(s): ADF#1884.09 (Rev0809)
Description: LTCI Selector
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Company No. IO9-16

Dear Sir/Madam:

We enclose for filing a printed copy of the Individual long-term care advertising material referenced above. The material is intended for use with the following Individual long-term care policy form LTC2007 AR approved by your Department August 17, 2007.

The advertising material is similar to form ADF#1884.09 accepted by your Department June 10, 2009, refer to state tracking number 42576.

The material has been revised. To easily identify the revisions, we enclose a highlighted version.

We consider this advertisement an Invitation To Inquire. The material is an agent tool to be used to initiate a discussion with potential clients about MetLife's long-term care insurance product. The piece will always be used by an agent with a client. It will not be given to a client for completion without the agent being present. Please be advised the material is not a direct mail piece.

This electronic submission includes the following PDFs:

- the advertisement and highlighted version
- an explanation of variables identifying how the variable material will be modified
- the NAIC form
- this letter

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The \$25.00 filing fee is a SERFF 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]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	1 x \$25.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$25.00	09/03/2009	30329698

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Correspondence Summary

Dispositions

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

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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	Explanation of Variables and the Highlighted Version of ADF#1884.09 (Rev0809)		No
Supporting Document	NAIC Form		No
Form	LTC Selector		No

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Form Schedule

Lead Form Number: ADF#1884.09 (Rev0809)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1884.09 (Rev0809)	Advertising	LTC Selector	Revised	Replaced Form #: ADF#1884.09 Previous Filing #: I09-15 A	0.000	ADF#1884.09 (Rev0809) LTC Selector .pdf

MetLife Long-Term Care Insurance SelectorSM

PATENT PENDING



MetLife[®]



MetLife LTC LifeStage AdvantageSM

“The MetLife Long-Term Care Insurance SelectorSM can help establish a starting point for discussion about your long-term care insurance needs by considering your personal preferences and family situation in arriving at an amount of coverage and a plan design that might be right for you in light of your age and the cost of long-term care.

Of course, there are other important factors such as your income and assets, but answering a few questions about personal preferences regarding long-term care can help as you begin to make decisions about how to address the potentially significant expense of long-term care.”

NAME: _____

DATE: _____

Important Notice to Producers:

The MetLife Long-Term Care Insurance SelectorSM (the "Selector") is intended solely as a means to initiate a discussion about your client's preferences for addressing the potential future need for long-term care with respect to use of retirement income and/or relying on family members. The strength of these preferences as measured by responses to statements contained in the Selector is one of the many factors to be considered in assisting a client with decisions about long-term care insurance.

The text in quotation marks is for you to read to your client. Once filled in by you based on the use of the cost of care information and your client's stated preferences, the Selector's Long-Term Care Insurance Policy Design Table presents some key components of a policy design. This information is solely for the purpose of further discussion of your client's specific situation and particular needs.

The Total Benefit Amount, Monthly Benefit Amount, Plan Type, and Benefit Increase Option recorded by you in the Long-Term Care Insurance Policy Design Table may be used to help make choices on an application for long-term care insurance after the choices have been determined to be suitable for your client's specific financial situation and particular needs. Furthermore, before an application for long-term care insurance is submitted your client must receive all required information about long-term care insurance and the particular MetLife policy, including the Outline of Coverage, The Shopper's Guide to Long-Term Care Insurance, the Rate Disclosure Form and the Replacement Notice (if necessary).

RECORD YOUR ANSWERS TO THE FOLLOWING QUESTIONS IN THE TABLE ON THE REVERSE OF THIS PAGE.



• 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 Policy Design

Estimated Total Cost of a Long-Term Care Experience	\$	1.	Average Monthly Cost of Care	\$	2.
Client's Age		3.	Benefit Adjustment Score		4. points
Policy Design Features					
Total Benefit Amount	\$	5.	Monthly Benefit Amount	\$	6.
MetLife LifeStage Advantage Plan Type			7.		
Benefit Increase Option (only applicable with Custom Advantage)			8.		
Please note that if the LTCI Policy Design Table does not indicate the 5% Benefit Increase Option for your client, you must present your client with information regarding this option, including the illustration in the Outline of Coverage.					

Partnership State Notice

If your client lives in a state that is part of the Partnership Program established under the Deficit Reduction Act of 2005, he or she may want to consider selecting a Custom Advantage policy with an appropriate Benefit Increase Option that will allow the policy to qualify under this program.

This program adds an additional layer of protection by potentially disregarding an amount of your client's assets for the purpose of determining eligibility for Medicaid if policy benefits are ever exhausted. Each state that is part of the Partnership Program has established its own Partnership Requirements for what constitutes a Partnership-Qualified Long-Term Care Insurance Policy.

Contact MetLife for more information on Long-Term Care Insurance Partnership in your state.

State	Area	Estimated* Total Cost of a Long-term Care Experience	Average** Monthly Cost of Care	State	Area	Estimated* Total Cost of a Long-term Care Experience	Average** Monthly Cost of Care
AK	Statewide	\$385,714	\$16,980	MS	Jackson Area	\$123,976	\$5,250
AL	Birmingham	\$114,252	\$4,800	MS	Rest of State	\$129,034	\$5,310
AL	Montgomery	\$131,106	\$5,580	MT	Billings	\$121,903	\$4,980
AL	Rest of State	\$115,294	\$4,500	MT	Rest of State	\$120,063	\$4,860
AR	Little Rock Area	\$102,792	\$4,200	NC	Charlotte	\$131,523	\$5,460
AR	Rest of State	\$91,772	\$3,690	NC	Raleigh/Durham	\$125,585	\$5,220
AZ	Phoenix	\$124,705	\$5,040	NC	Rest of State	\$122,343	\$5,070
AZ	Tucson	\$123,200	\$5,040	ND	Fargo	\$102,456	\$4,080
AZ	Rest of State	\$129,451	\$5,190	ND	Rest of State	\$100,720	\$3,930
CA	Los Angeles	\$134,428	\$5,490	NE	Omaha	\$131,187	\$5,340
CA	San Diego	\$141,455	\$5,850	NE	Rest of State	\$98,879	\$3,810
CA	San Francisco	\$179,365	\$7,500	NH	Statewide	\$179,678	\$7,410
CA	Rest of State	\$141,767	\$5,760	NJ	Cherry Hill Area	\$193,314	\$8,250
CO	Denver	\$134,845	\$5,370	NJ	Bridgewater Area	\$182,942	\$7,770
CO	Colorado Springs	\$136,790	\$5,460	NJ	Rest of State	\$179,365	\$7,500
CO	Rest of State	\$134,093	\$5,370	NM	Albuquerque	\$126,858	\$5,070
CT	Hartford Area	\$226,895	\$9,630	NM	Rest of State	\$111,219	\$4,590
CT	Stamford Area	\$256,274	\$10,920	NV	Las Vegas	\$138,758	\$5,760
CT	Rest of State	\$231,641	\$9,780	NV	Rest of State	\$136,917	\$5,640
DC	Washington	\$188,672	\$8,070	NY	New York	\$242,916	\$10,650
DE	Wilmington Area	\$156,468	\$6,510	NY	Syracuse Area	\$198,604	\$8,460
DE	Rest of State	\$161,759	\$6,720	NY	Rochester	\$207,784	\$8,850
FL	Jacksonville	\$128,722	\$5,400	NY	Rest of State	\$209,184	\$8,880
FL	Orlando	\$140,598	\$5,880	OH	Columbus Area	\$134,324	\$5,520
FL	Miami	\$141,038	\$5,970	OH	Cleveland	\$142,647	\$5,940
FL	Rest of State	\$136,813	\$5,670	OH	Cincinnati	\$143,295	\$5,970
GA	Marietta Area	\$119,750	\$4,950	OH	Rest of State	\$127,089	\$5,220
GA	Atlanta	\$119,750	\$4,590	OK	Oklahoma City	\$94,469	\$3,780
GA	Rest of State	\$112,724	\$4,590	OK	Tulsa	\$98,463	\$3,930
HI	Statewide	\$172,235	\$7,170	OK	Rest of State	\$91,980	\$3,630
HI	Honolulu	\$183,150	\$7,710	OR	Portland	\$151,178	\$6,300
HI	Rest of State	\$235,322	\$10,020	OR	Eugene Area	\$150,426	\$6,300
IA	Des Moines Area	\$113,997	\$4,440	OR	Rest of State	\$146,305	\$5,970
IA	Rest of State	\$97,687	\$3,720	PA	Pittsburgh	\$176,460	\$7,470
ID	Boise	\$141,895	\$5,940	PA	Scranton Area	\$143,944	\$6,000
ID	Rest of State	\$124,392	\$5,130	PA	Philadelphia Area	\$170,417	\$7,260
IL	Highland Park Area	\$148,794	\$6,120	PA	Rest of State	\$161,006	\$6,720
IL	Chicago	\$114,669	\$4,680	RI	Providence	\$163,912	\$6,750
IL	Peoria Area	\$110,988	\$4,440	RI	Rest of State	\$163,263	\$6,720
IL	Rest of State	\$108,499	\$4,290	SC	Columbia Area	\$121,047	\$5,010
IN	Indianapolis	\$113,685	\$4,530	SC	Charleston	\$123,096	\$5,070
IN	Fort Wayne Area	\$123,848	\$5,070	SC	Rest of State	\$116,509	\$4,800
IN	Rest of State	\$117,134	\$4,620	SD	Rapid City Area	\$129,242	\$5,250
KS	Wichita	\$94,573	\$3,750	SD	Rest of State	\$109,795	\$4,350
KS	Rest of State	\$87,443	\$3,420	TN	Nashville Area	\$130,539	\$5,310
KY	Louisville	\$127,425	\$5,340	TN	Memphis	\$114,564	\$4,710
KY	Lexington Area	\$128,282	\$5,310	TN	Rest of State	\$114,437	\$4,530
KY	Rest of State	\$121,776	\$4,800	TX	Dallas/Ft. Worth	\$97,919	\$3,870
LA	Baton Rouge	\$92,860	\$3,810	TX	Houston	\$100,407	\$4,020
LA	Shreveport Area	\$94,596	\$3,960	TX	Austin	\$96,414	\$3,870
LA	Rest of State	\$93,821	\$3,750	TX	Rest of State	\$95,013	\$3,840
MA	Worcester Area	\$210,585	\$8,910	UT	Salt Lake City	\$117,238	\$4,590
MA	Boston Area	\$202,366	\$8,460	UT	Rest of State	\$113,453	\$4,380
MA	Rest of State	\$201,614	\$8,460	VA	Alexandria Area	\$161,550	\$6,780
MD	Silver Spring	\$160,590	\$6,840	VA	Richmond Area	\$133,004	\$5,250
MD	Baltimore	\$158,205	\$6,660	VA	Rest of State	\$123,304	\$5,010
MD	Rest of State	\$151,827	\$6,330	VT	Statewide	\$167,801	\$6,930
ME	Southern Maine	\$175,267	\$7,380	WA	Seattle	\$174,828	\$7,290
ME	Rest of State	\$161,006	\$6,720	WA	Spokane	\$152,915	\$6,450
MI	Detroit Area	\$122,552	\$5,010	WA	Rest of State	\$152,787	\$6,270
MI	Rest of State	\$143,944	\$6,000	WI	Madison Area	\$151,491	\$6,210
MI	Grand Rapids	\$151,074	\$6,330	WI	Milwaukee	\$154,524	\$6,420
MN	Minneapolis/St. Paul	\$110,524	\$4,140	WI	Rest of State	\$135,181	\$5,490
MN	Rochester Area	\$105,234	\$3,930	WV	Charleston Area	\$137,253	\$5,760
MN	Rest of State	\$99,504	\$3,630	WV	Rest of State	\$137,901	\$5,790
MO	Kansas City Area	\$99,759	\$3,990	WY	Statewide	\$128,594	\$5,220
MO	Saint Louis	\$108,290	\$4,350				
MO	Rest of State	\$93,381	\$3,660				

I. How Much is Enough?

BEGIN THE PLAN DESIGN INTERVIEW:

“As you can see by this chart, the cost of long-term care can vary significantly based on where you live. We will use the cost of care in your area—or where you plan to retire—as a starting point, as we put together a plan that can be customized to your needs. A long-term care experience can consist of receiving care in different settings: your home, an assisted-living facility or a nursing home. We will consider these settings as we look at the Estimated Total Cost of Care and Average Monthly Cost of Care in this chart. The total cost of care is a blended number based on industry claims data and the MetLife Mature Market Institute cost of care data. We will also look for the average monthly cost of care in your area, which is based on nursing home care, as this type of care tends to be the most expensive.

First, we will identify the geographic area where you live now or where you plan to retire. Then we will narrow down an amount of coverage and a policy design for your consideration.”

INSTRUCTIONS:

Using the chart on the opposite page, find the area where your client currently lives or plans to retire. Determine the Estimated Total Cost of a Long-Term Care Experience and Average Monthly Cost of Care.

Record these amounts in boxes 1 and 2 of the Long-Term Care Insurance Policy Design Table.

Next, insert your client’s age in box 3 of the Long-Term Care Insurance Policy Design Table.

Chart Methodology

*The estimate is weighted based on 2007 actual industry claims cited from the 2008 Sourcebook for Long-Term Care Insurance Information, Published by the American Association for Long-Term Care Insurance. The average cost of home care and nursing home care is based on The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2008 and The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2008, MetLife Mature Market Institute. The following factors from these sources were used in the calculations: home care cost is weighted at 26%, nursing home cost is weighted at 55%, and a blend of both home care and nursing home care costs is weighted at 19%. Home care is based on 5½ hours of services per day for 304 days; nursing home care is based on 876 days of service.

**Average Monthly Cost of Care is based on the cost for Nursing Home Care, as this is generally the most expensive level of care.

“Average cost of care in your area is an important consideration when determining how much coverage you need. However, what is right for you may be more or less than that amount, or the same.

“Your responses to the following three statements will help measure some of your attitudes and preferences with respect to your retirement income and your family situation as they relate to addressing the potential future need for long-term care. Your feelings about the statements and your responses will be a starting point to discuss an amount of coverage and policy design that may be right for you. As you will see, the extent to which you agree or disagree with the following statements will help determine the monthly and total benefit amounts in a policy design for your consideration and our further discussion in light of your other needs and financial resources.”

CIRCLE YOUR CLIENT’S STATED PREFERENCE					
1. I am comfortable relying on family or friends who live nearby to provide and/or coordinate care in the event I need help.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
2. I am comfortable allocating a portion of my retirement income and assets to help pay for any long-term care expenses I may incur.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
3. I am comfortable having less coverage today than I may ultimately need as long as I have the right to increase my coverage in the future.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree

	Question	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree	Score
INSTRUCTIONS: Circle your client’s answers in the table to the right. Add the scores to determine your client’s Benefit Adjustment Score. Record this score in box 4 of the Long-Term Care Insurance Policy Design Table.	1.	1	2	3	4	5	
	2.	1	2	3	4	5	
	3.	1	2	3	4	5	
	BENEFIT ADJUSTMENT SCORE RECORD IN BOX 4 OF THE LONG-TERM CARE INSURANCE POLICY DESIGN TABLE.						

Find the Total Benefit Amount

Step 1.

Refer to box 1 in the Long-Term Care Insurance Policy Design Table and mark the appropriate box below.

Estimated Total Cost of a Long-Term Care Experience:

[Under \$150,000 \$150,001 - \$250,000 \$250,001 & Up]

Step 2.						
Select the corresponding initial Total Benefit Amount						
	[\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$1,000,000]

Step 3.

Based on your client's Benefit Adjustment Score, found in box 4 of the Long-Term Care Insurance Policy Design Table, use the Total Benefit Amount Adjustment table to the right to adjust the initial Total Benefit Amount. Mark the new box above and record the **Total Benefit Amount** in box 5 of the Long-Term Care Insurance Policy Design Table.

Total Benefit Amount Adjustment Table	
Benefit Adjustment Score	Total Benefit Amount Adjustment
3 - 5 points	No Adjustment Required
6 - 9 points	Increase By 1 Total Benefit Amount
10 - 13 points	Increase By 2 Total Benefit Amounts
14 - 15 points	Increase By 3 Total Benefit Amounts

Find the Monthly Benefit Amount

Step 1.

Refer to box 2 in the Long-Term Care Insurance Policy Design Table and mark the appropriate box below.

Average Monthly Cost of Care:

[Under \$3,500 \$3,501 - \$5,000 \$5,001 - \$6,500 \$6,501 - \$9,500 \$9,501 - \$12,500 Over \$12,500]

Step 2.								
Select the corresponding initial Monthly Benefit Amount								
	[\$3,000	\$4,500	\$6,000	\$9,000	\$12,000	\$15,000]		

Step 3.

Based on your client's Benefit Adjustment Score, found in box 4 of the Long-Term Care Insurance Policy Design Table, use the Monthly Benefit Amount Adjustment table to the right to adjust the initial Monthly Benefit Amount. Mark the box and record the **Monthly Benefit Amount** in box 6 of the Long-Term Care Insurance Policy Design Table.

Monthly Benefit Amount Adjustment Table	
Benefit Adjustment Score	Monthly Benefit Amount Adjustment
3 - 5 points	Reduce By 1 Monthly Benefit Amount
6 - 13 points	No Adjustment Required
14 points	Increase By 1 Monthly Benefit Amount
15 points	Increase By 2 Monthly Benefit Amounts

II. Simple Advantage® or Custom AdvantageSM?

INSTRUCTIONS: Selecting the type of plan for the initial discussion is based on your client's Monthly Benefit Amount, age and Benefit Adjustment Score.	Monthly Benefit Amount from Box 6 in Table	Age	Benefit Adjustment Score	Policy Suggestion
	[\$3,000, \$4,500 or \$6,000]	Age 18 - 61	3 - 9 Points	Write Simple Advantage in box 7 of the Long-Term Care Insurance Policy Design Table. Refer to the LifeStage Advantage Policy Choices.
	[\$3,000, \$4,500 or \$6,000]	Age 18 - 61	10 - 15 Points	Write Custom Advantage in box 7 of the Long-Term Care Insurance Policy Design Table. Proceed to the next question to the right.
		Age 62 - 84	3 - 15 Points	
[\$9,000, \$12,000 or \$15,000]	Age 18 - 84	3 - 15 Points		

MetLife LTC LifeStage Advantage Long-Term Care Insurance Policy Choices

Simple Advantage	Custom Advantage
<p>"This plan gives you the flexibility to increase your coverage amount to as much as double your original total benefit amount, up to age 65 as long as you are not benefit eligible."</p> <p>"Over time, inflation can have an impact on the value of your money. For example, a \$3,000 monthly benefit a few years from now will likely pay for fewer services than it would today. This plan comes with the option to increase the amount of coverage in the future without additional underwriting, but unlike the Custom Advantage plan, does not come with an option designed to specifically address the impact of inflation."</p>	<p>"Depending on the Benefit Increase Option selected, your coverage amount may increase over time to keep pace with inflation and the rising cost of long-term care services."</p> <p>"Please keep in mind, depending on your budget and other competing financial priorities – or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future – you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62."</p>

There are three optional benefits you can also consider:

[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 premiums after three years.

[Cash Benefit Rider

Allows you to receive monthly cash payments rather than reimbursement for the care you receive.]

Complete only if Custom Advantage is Selected

CIRCLE YOUR CLIENT'S STATED PREFERENCE					
1. Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree

	Age	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
INSTRUCTIONS: Based on your client's age and answer above, use the grid to the right to identify a Benefit Increase Option for consideration and record in box 8 of the Long-Term Care Insurance Policy Design Table.	Under 61	5% or 3%	3% or Tiered Solution SM	3%, FPO or Tiered Solution	FPO	
	61 – 76	5% or 3%	3%	FPO		FPO or None
	Over 76	5% or 3%	3%	FPO		None
<input type="checkbox"/> Not all Benefit Increase Options are available in all states. <input type="checkbox"/>						

“CONGRATULATIONS! YOU HAVE COMPLETED METLIFE’S LONG-TERM CARE INSURANCE SELECTOR. YOU SHOULD HAVE A BETTER IDEA ON WHERE TO START WHEN EVALUATING YOUR OPTIONS FOR LONG-TERM CARE INSURANCE. THIS POLICY DESIGN IS A STARTING POINT TO BEGIN A DISCUSSION ABOUT ALL POLICY OPTIONS.”

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 1868.¹
- 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 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 LTC insurance product offering and is one of the largest LTC insurance carriers in the U.S. today.
- MetLife uses simple approval and claims processes which ensure smooth and timely payments to eligible claimants. 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% of respondents rate their experience as either excellent or very good.²

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.]

¹ 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).

² Results as reported from proprietary MetLife Quality Survey of all MetLife LTC insurance claims recipients, 2009.

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MetLife®

Metropolitan Life Insurance Company
New York, NY 10166

SERFF Tracking Number: META-126293153 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43453
Company Tracking Number: I09-16
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCL Advertising
Project Name/Number: I09-16 LTC Selector/I09-16 LTC Selector

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Explanation of Variables and the
Highlighted Version of
ADF#1884.09 (Rev0809)

Comments:

Attachments:

EOV ADF#1884.09 (Rev0809) LTC Selector.pdf
ADF#1889.09 (Rev0809) LTC Selector highlighted version.pdf

Item Status:

Status

Date:

Satisfied - Item: NAIC Form

Comments:

Attachment:

AR _ NAIC_Individual.pdf



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

LTC Selector

ADF#1884.09(Rev 0809)

There is only one type of variable material set forth in brackets. That is:

1. Specific variable material

Specified Variable Material

Specific variable material will be changed only as indicated in the explanation set forth below. Please also note that this piece is being filed not in its final format. The formatting on this piece may change but the content will remain the same.

Section	Explanation
Front Cover	The Service Marks (SM) have been bracketed, as they may be removed and changed to Register Marks ®. The Register Mark ® after the MetLife name has been bracketed, as it may be removed in the future.
Page 2 (Flap)	The Service Marks (SM) have been bracketed, as they may be removed and changed to Register Marks ®.
Page 4 (Inside Cover)	Chart is bracketed for updating. This information is updated every year by the Mature Market Institute and in order to give clients the most up to date information we update these numbers each year when the new report is released.
Page 5 (listed as pg 1 on page)	Chart Methodology is bracketed as source documents are updated annually and calculations will change.
Page 7 (listed as pg 3 on page)	Numbers are bracketed in the event that estimated costs of care (ranges) change, or that a certain benefit amount offered with the policy (LTC2007) changes (to an already approved amount) or one is no longer offered in the future.
Page 8 (listed as pg 4 on page)	Numbers are bracketed in the event that a certain benefit amount offered with the policy (LTC2007) changed (to an already approved amount) or one is no longer offered in the future.
Page 9 (inside back cover)	Shared Care Rider and Cash Benefit Rider are bracketed in the event that these riders are no longer offered with the policy in the future. Chart is bracketed in the event that a Benefit Increase Option listed is no longer offered with the policy in the future, or if a different, already approved (from LTC2007) Benefit Increase Option is added and offered with the policy.
	The SM after Tiered Solution is bracketed in the event that changes to a Register Trademark ®.

Page 10 (inside back cover)

The statement “Not all Benefit Increase Options are available in all states” is bracketed so that if all states approve all of the Benefit Increase Options offered with LTC2007, this statement will be removed. It will remain if a state does not approve one of the offered Benefit Increase Options.

[MetLife consistently receives high marks...] is bracketed in the event that this is no longer that case and needs to be updated or removed.

“95%” (last bullet) is bracketed in the event that this is no longer the case and the percentage changes.

“Since benefits under the Cash-Benefit Rider...” is bracketed in the event that we stop offering the Cash Benefit Rider in the future.

Source “1” is bracketed in the case that MetLife’s rank in FORTUNE magazine changes.

Source “2” is bracketed in the case that MetLife’s quality survey results change in the future

MetLife Long-Term Care Insurance SelectorSM

PATENT PENDING



MetLife[®]



MetLife LTC LifeStage AdvantageSM

“The MetLife Long-Term Care Insurance SelectorSM can help establish a starting point for discussion about your long-term care insurance needs by considering your personal preferences and family situation in arriving at an amount of coverage and a plan design that might be right for you in light of your age and the cost of long-term care.

Of course, there are other important factors such as your income and assets, but answering a few questions about personal preferences regarding long-term care can help as you begin to make decisions about how to address the potentially significant expense of long-term care.”

NAME: _____

DATE: _____

Important Notice to Producers:

The MetLife Long-Term Care Insurance SelectorSM (the "Selector") is intended solely as a means to initiate a discussion about your client's preferences for addressing the potential future need for long-term care with respect to use of retirement income and/or relying on family members. The strength of these preferences as measured by responses to statements contained in the Selector is one of the many factors to be considered in assisting a client with decisions about long-term care insurance.

The text in quotation marks is for you to read to your client. Once filled in by you based on the use of the cost of care information and your client's stated preferences, the Selector's Long-Term Care Insurance Policy Design Table presents some key components of a policy design. This information is solely for the purpose of further discussion of your client's specific situation and particular needs.

The Total Benefit Amount, Monthly Benefit Amount, Plan Type, and Benefit Increase Option recorded by you in the Long-Term Care Insurance Policy Design Table may be used to help make choices on an application for long-term care insurance after the choices have been determined to be suitable for your client's specific financial situation and particular needs. Furthermore, before an application for long-term care insurance is submitted your client must receive all required information about long-term care insurance and the particular MetLife policy, including the Outline of Coverage, The Shopper's Guide to Long-Term Care Insurance, the Rate Disclosure Form and the Replacement Notice (if necessary).

RECORD YOUR ANSWERS TO THE FOLLOWING QUESTIONS IN THE TABLE ON THE REVERSE OF THIS PAGE.



• 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 Policy Design

Estimated Total Cost of a Long-Term Care Experience	\$	1.	Average Monthly Cost of Care	\$	2.
Client's Age		3.	Benefit Adjustment Score		4. points
Policy Design Features					
Total Benefit Amount	\$	5.	Monthly Benefit Amount	\$	6.
MetLife LifeStage Advantage Plan Type			7.		
Benefit Increase Option (only applicable with Custom Advantage)			8.		
Please note that if the LTCI Policy Design Table does not indicate the 5% Benefit Increase Option for your client, you must present your client with information regarding this option, including the illustration in the Outline of Coverage.					

Partnership State Notice

If your client lives in a state that is part of the Partnership Program established under the Deficit Reduction Act of 2005, he or she may want to consider selecting a Custom Advantage policy with an appropriate Benefit Increase Option that will allow the policy to qualify under this program.

This program adds an additional layer of protection by potentially disregarding an amount of your client's assets for the purpose of determining eligibility for Medicaid if policy benefits are ever exhausted. Each state that is part of the Partnership Program has established its own Partnership Requirements for what constitutes a Partnership-Qualified Long-Term Care Insurance Policy.

Contact MetLife for more information on Long-Term Care Insurance Partnership in your state.

State	Area	Estimated* Total Cost of a Long-term Care Experience	Average** Monthly Cost of Care	State	Area	Estimated* Total Cost of a Long-term Care Experience	Average** Monthly Cost of Care
AK	Statewide	\$385,714	\$16,980	MS	Jackson Area	\$123,976	\$5,250
AL	Birmingham	\$114,252	\$4,800	MS	Rest of State	\$129,034	\$5,310
AL	Montgomery	\$131,106	\$5,580	MT	Billings	\$121,903	\$4,980
AL	Rest of State	\$115,294	\$4,500	MT	Rest of State	\$120,063	\$4,860
AR	Little Rock Area	\$102,792	\$4,200	NC	Charlotte	\$131,523	\$5,460
AR	Rest of State	\$91,772	\$3,690	NC	Raleigh/Durham	\$125,585	\$5,220
AZ	Phoenix	\$124,705	\$5,040	NC	Rest of State	\$122,343	\$5,070
AZ	Tucson	\$123,200	\$5,040	ND	Fargo	\$102,456	\$4,080
AZ	Rest of State	\$129,451	\$5,190	ND	Rest of State	\$100,720	\$3,930
CA	Los Angeles	\$134,428	\$5,490	NE	Omaha	\$131,187	\$5,340
CA	San Diego	\$141,455	\$5,850	NE	Rest of State	\$98,879	\$3,810
CA	San Francisco	\$179,365	\$7,500	NH	Statewide	\$179,678	\$7,410
CA	Rest of State	\$141,767	\$5,760	NJ	Cherry Hill Area	\$193,314	\$8,250
CO	Denver	\$134,845	\$5,370	NJ	Bridgewater Area	\$182,942	\$7,770
CO	Colorado Springs	\$136,790	\$5,460	NJ	Rest of State	\$179,365	\$7,500
CO	Rest of State	\$134,093	\$5,370	NM	Albuquerque	\$126,858	\$5,070
CT	Hartford Area	\$226,895	\$9,630	NM	Rest of State	\$111,219	\$4,590
CT	Stamford Area	\$256,274	\$10,920	NV	Las Vegas	\$138,758	\$5,760
CT	Rest of State	\$231,641	\$9,780	NV	Rest of State	\$136,917	\$5,640
DC	Washington	\$188,672	\$8,070	NY	New York	\$242,916	\$10,650
DE	Wilmington Area	\$156,468	\$6,510	NY	Syracuse Area	\$198,604	\$8,460
DE	Rest of State	\$161,759	\$6,720	NY	Rochester	\$207,784	\$8,850
FL	Jacksonville	\$128,722	\$5,400	NY	Rest of State	\$209,184	\$8,880
FL	Orlando	\$140,598	\$5,880	OH	Columbus Area	\$134,324	\$5,520
FL	Miami	\$141,038	\$5,970	OH	Cleveland	\$142,647	\$5,940
FL	Rest of State	\$136,813	\$5,670	OH	Cincinnati	\$143,295	\$5,970
GA	Marietta Area	\$119,750	\$4,950	OH	Rest of State	\$127,089	\$5,220
GA	Atlanta	\$119,750	\$4,590	OK	Oklahoma City	\$94,469	\$3,780
GA	Rest of State	\$112,724	\$4,590	OK	Tulsa	\$98,463	\$3,930
HI	Statewide	\$172,235	\$7,170	OK	Rest of State	\$91,980	\$3,630
HI	Honolulu	\$183,150	\$7,710	OR	Portland	\$151,178	\$6,300
HI	Rest of State	\$235,322	\$10,020	OR	Eugene Area	\$150,426	\$6,300
IA	Des Moines Area	\$113,997	\$4,440	OR	Rest of State	\$146,305	\$5,970
IA	Rest of State	\$97,687	\$3,720	PA	Pittsburgh	\$176,460	\$7,470
ID	Boise	\$141,895	\$5,940	PA	Scranton Area	\$143,944	\$6,000
ID	Rest of State	\$124,392	\$5,130	PA	Philadelphia Area	\$170,417	\$7,260
IL	Highland Park Area	\$148,794	\$6,120	PA	Rest of State	\$161,006	\$6,720
IL	Chicago	\$114,669	\$4,680	RI	Providence	\$163,912	\$6,750
IL	Peoria Area	\$110,988	\$4,440	RI	Rest of State	\$163,263	\$6,720
IL	Rest of State	\$108,499	\$4,290	SC	Columbia Area	\$121,047	\$5,010
IN	Indianapolis	\$113,685	\$4,530	SC	Charleston	\$123,096	\$5,070
IN	Fort Wayne Area	\$123,848	\$5,070	SC	Rest of State	\$116,509	\$4,800
IN	Rest of State	\$117,134	\$4,620	SD	Rapid City Area	\$129,242	\$5,250
KS	Wichita	\$94,573	\$3,750	SD	Rest of State	\$109,795	\$4,350
KS	Rest of State	\$87,443	\$3,420	TN	Nashville Area	\$130,539	\$5,310
KY	Louisville	\$127,425	\$5,340	TN	Memphis	\$114,564	\$4,710
KY	Lexington Area	\$128,282	\$5,310	TN	Rest of State	\$114,437	\$4,530
KY	Rest of State	\$121,776	\$4,800	TX	Dallas/Ft. Worth	\$97,919	\$3,870
LA	Baton Rouge	\$92,860	\$3,810	TX	Houston	\$100,407	\$4,020
LA	Shreveport Area	\$94,596	\$3,960	TX	Austin	\$96,414	\$3,870
LA	Rest of State	\$93,821	\$3,750	TX	Rest of State	\$95,013	\$3,840
MA	Worcester Area	\$210,585	\$8,910	UT	Salt Lake City	\$117,238	\$4,590
MA	Boston Area	\$202,366	\$8,460	UT	Rest of State	\$113,453	\$4,380
MA	Rest of State	\$201,614	\$8,460	VA	Alexandria Area	\$161,550	\$6,780
MD	Silver Spring	\$160,590	\$6,840	VA	Richmond Area	\$133,004	\$5,250
MD	Baltimore	\$158,205	\$6,660	VA	Rest of State	\$123,304	\$5,010
MD	Rest of State	\$151,827	\$6,330	VT	Statewide	\$167,801	\$6,930
ME	Southern Maine	\$175,267	\$7,380	WA	Seattle	\$174,828	\$7,290
ME	Rest of State	\$161,006	\$6,720	WA	Spokane	\$152,915	\$6,450
MI	Detroit Area	\$122,552	\$5,010	WA	Rest of State	\$152,787	\$6,270
MI	Rest of State	\$143,944	\$6,000	WI	Madison Area	\$151,491	\$6,210
MI	Grand Rapids	\$151,074	\$6,330	WI	Milwaukee	\$154,524	\$6,420
MN	Minneapolis/St. Paul	\$110,524	\$4,140	WI	Rest of State	\$135,181	\$5,490
MN	Rochester Area	\$105,234	\$3,930	WV	Charleston Area	\$137,253	\$5,760
MN	Rest of State	\$99,504	\$3,630	WV	Rest of State	\$137,901	\$5,790
MO	Kansas City Area	\$99,759	\$3,990	WY	Statewide	\$128,594	\$5,220
MO	Saint Louis	\$108,290	\$4,350				
MO	Rest of State	\$93,381	\$3,660				

I. How Much is Enough?

BEGIN THE PLAN DESIGN INTERVIEW:

“As you can see by this chart, the cost of long-term care can vary significantly based on where you live. We will use the cost of care in your area—or where you plan to retire—as a starting point, as we put together a plan that can be customized to your needs. A long-term care experience can consist of receiving care in different settings: your home, an assisted-living facility or a nursing home. We will consider these settings as we look at the Estimated Total Cost of Care and Average Monthly Cost of Care in this chart. The total cost of care is a blended number based on industry claims data and the MetLife Mature Market Institute cost of care data. We will also look for the average monthly cost of care in your area, which is based on nursing home care, as this type of care tends to be the most expensive.

First, we will identify the geographic area where you live now or where you plan to retire. Then we will narrow down an amount of coverage and a policy design for your consideration.”

INSTRUCTIONS:

Using the chart on the opposite page, find the area where your client currently lives or plans to retire. Determine the Estimated Total Cost of a Long-Term Care Experience and Average Monthly Cost of Care.

Record these amounts in boxes 1 and 2 of the Long-Term Care Insurance Policy Design Table.

Next, insert your client’s age in box 3 of the Long-Term Care Insurance Policy Design Table.

Chart Methodology

*The estimate is weighted based on 2007 actual industry claims cited from the 2008 Sourcebook for Long-Term Care Insurance Information, Published by the American Association for Long-Term Care Insurance. The average cost of home care and nursing home care is based on The MetLife Market Survey of Adult Day Services & Home Care Costs, September 2008 and The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2008, MetLife Mature Market Institute. The following factors from these sources were used in the calculations: home care cost is weighted at 26%, nursing home cost is weighted at 55%, and a blend of both home care and nursing home care costs is weighted at 19%. Home care is based on 5½ hours of services per day for 304 days; nursing home care is based on 876 days of service.

**Average Monthly Cost of Care is based on the cost for Nursing Home Care, as this is generally the most expensive level of care.

“Average cost of care in your area is an important consideration when determining how much coverage you need. However, what is right for you may be more or less than that amount, or the same.

“Your responses to the following three **statements** will help measure some of your attitudes and preferences with respect to your retirement income and your family situation as they relate to addressing the potential future need for long-term care. Your feelings about the **statements** and your responses will be a starting point to discuss an amount of coverage and policy design that may be right for you. As you will see, the extent to which you agree or disagree with the following statements will help determine the monthly and total benefit amounts in a policy design for your consideration and our further discussion in light of your other needs and financial resources.”

CIRCLE YOUR CLIENT’S STATED PREFERENCE					
1. I am comfortable relying on family or friends who live nearby to provide and/or coordinate care in the event I need help.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
2. I am comfortable allocating a portion of my retirement income and assets to help pay for any long-term care expenses I may incur.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
3. I am comfortable having less coverage today than I may ultimately need as long as I have the right to increase my coverage in the future.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree

	Question	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree	Score
INSTRUCTIONS: Circle your client’s answers in the table to the right. Add the scores to determine your client’s Benefit Adjustment Score. Record this score in box 4 of the Long-Term Care Insurance Policy Design Table.	1.	1	2	3	4	5	
	2.	1	2	3	4	5	
	3.	1	2	3	4	5	
	BENEFIT ADJUSTMENT SCORE RECORD IN BOX 4 OF THE LONG-TERM CARE INSURANCE POLICY DESIGN TABLE.						

Find the Total Benefit Amount

Step 1.

Refer to box 1 in the Long-Term Care Insurance Policy Design Table and mark the appropriate box below.

Estimated Total Cost of a Long-Term Care Experience:

[Under \$150,000 \$150,001 – \$250,000 \$250,001 & Up]

Step 2.						
Select the corresponding initial Total Benefit Amount						
	[\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$1,000,000]

Step 3.

Based on your client's Benefit Adjustment Score, found in box 4 of the Long-Term Care Insurance Policy Design Table, use the Total Benefit Amount Adjustment table to the right to adjust the initial Total Benefit Amount. Mark the new box above and record the **Total Benefit Amount** in box 5 of the Long-Term Care Insurance Policy Design Table.

Total Benefit Amount Adjustment Table	
Benefit Adjustment Score	Total Benefit Amount Adjustment
3 - 5 points	No Adjustment Required
6 - 9 points	Increase By 1 Total Benefit Amount
10 - 13 points	Increase By 2 Total Benefit Amounts
14 - 15 points	Increase By 3 Total Benefit Amounts

Find the Monthly Benefit Amount

Step 1.

Refer to box 2 in the Long-Term Care Insurance Policy Design Table and mark the appropriate box below.

Average Monthly Cost of Care:

[Under \$3,500 \$3,501 - \$5,000 \$5,001 - \$6,500 \$6,501 - \$9,500 \$9,501 - \$12,500 Over \$12,500]

Step 2.								
Select the corresponding initial Monthly Benefit Amount								
	[\$3,000	\$4,500	\$6,000	\$9,000	\$12,000	\$15,000]		

Step 3.

Based on your client's Benefit Adjustment Score, found in box 4 of the Long-Term Care Insurance Policy Design Table, use the Monthly Benefit Amount Adjustment table to the right to adjust the initial Monthly Benefit Amount. Mark the box and record the **Monthly Benefit Amount** in box 6 of the Long-Term Care Insurance Policy Design Table.

Monthly Benefit Amount Adjustment Table	
Benefit Adjustment Score	Monthly Benefit Amount Adjustment
3 - 5 points	Reduce By 1 Monthly Benefit Amount
6 - 13 points	No Adjustment Required
14 points	Increase By 1 Monthly Benefit Amount
15 points	Increase By 2 Monthly Benefit Amounts

II. Simple Advantage® or Custom AdvantageSM?

INSTRUCTIONS: Selecting the type of plan for the initial discussion is based on your client's Monthly Benefit Amount, age and Benefit Adjustment Score.	Monthly Benefit Amount from Box 6 in Table	Age	Benefit Adjustment Score	Policy Suggestion
	[\$3,000, \$4,500 or \$6,000]	Age 18 - 61	3 - 9 Points	Write Simple Advantage in box 7 of the Long-Term Care Insurance Policy Design Table. Refer to the LifeStage Advantage Policy Choices.
	[\$3,000, \$4,500 or \$6,000]	Age 18 - 61	10 - 15 Points	Write Custom Advantage in box 7 of the Long-Term Care Insurance Policy Design Table. Proceed to the next question to the right.
		Age 62 - 84	3 - 15 Points	
[\$9,000, \$12,000 or \$15,000]	Age 18 - 84	3 - 15 Points		

MetLife LTC LifeStage Advantage Long-Term Care Insurance Policy Choices

Simple Advantage	Custom Advantage
<p>"This plan gives you the flexibility to increase your coverage amount to as much as double your original total benefit amount, up to age 65 as long as you are not benefit eligible."</p> <p>"Over time, inflation can have an impact on the value of your money. For example, a \$3,000 monthly benefit a few years from now will likely pay for fewer services than it would today. This plan comes with the option to increase the amount of coverage in the future without additional underwriting, but unlike the Custom Advantage plan, does not come with an option designed to specifically address the impact of inflation."</p>	<p>"Depending on the Benefit Increase Option selected, your coverage amount may increase over time to keep pace with inflation and the rising cost of long-term care services."</p> <p>"Please keep in mind, depending on your budget and other competing financial priorities – or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future – you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62."</p>

There are three optional benefits you can also consider:

[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 premiums after three years.

[Cash Benefit Rider

Allows you to receive monthly cash payments rather than reimbursement for the care you receive.]

Complete only if Custom Advantage is Selected

CIRCLE YOUR CLIENT'S STATED PREFERENCE					
1. Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree

	Age	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
INSTRUCTIONS: Based on your client's age and answer above, use the grid to the right to identify a Benefit Increase Option for consideration and record in box 8 of the Long-Term Care Insurance Policy Design Table.	Under 61	5% or 3%	3% or Tiered Solution SM	3%, FPO or Tiered Solution	FPO	
	61 – 76	5% or 3%	3%	FPO		FPO or None
	Over 76	5% or 3%	3%	FPO		None
Not all Benefit Increase Options are available in all states.						

“CONGRATULATIONS! YOU HAVE COMPLETED METLIFE’S LONG-TERM CARE INSURANCE SELECTOR. YOU SHOULD HAVE A BETTER IDEA ON WHERE TO START WHEN EVALUATING YOUR OPTIONS FOR LONG-TERM CARE INSURANCE. THIS POLICY DESIGN IS A STARTING POINT TO BEGIN A DISCUSSION ABOUT ALL POLICY OPTIONS.”

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 1868.¹
- 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 and click on "Ratings".²
- 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 LTC insurance product offering and is one of the largest LTC insurance carriers in the U.S. today.
- MetLife uses simple approval and claims processes which ensure smooth and timely payments to eligible claimants. 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% of respondents rate their experience as either excellent or very good.²

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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.]

¹ 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).

² Results as reported from proprietary MetLife Quality Survey of all MetLife LTC insurance claims recipients, 2009.

For the **if in life**®

MetLife®

Metropolitan Life Insurance Company
New York, NY 10166

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: I09-16						
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		I09-16
This filing corresponds to rate filing company tracking number		NA

	Document Name	Form Number		Replace Form Number
	Description			Previous State Filing Number
01	MetLife LTCI Selector SM	ADF#1884.09 (Rev0809)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other _____	ADF#1884.09
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

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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	Affected Form Numbers		Previous State Filing Number
	Description			
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 _____	

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