

SERFF Tracking Number: META-126294780 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43454
Company Tracking Number: I09-19 WEBSITE CONTENT
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I09-19 Website Content/I09-19 Website Content

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual Long-Term Care Insurance Advertising SERFF Tr Num: META-126294780 State: Arkansas

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 43454
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I09-19 WEBSITE CONTENT State Status: Closed

Filing Type: Advertisement

Reviewers: Marie Bennett
Authors: Mary Rinaldi, Cherise Crittenden
Disposition Date: 09/14/2009

Date Submitted: 09/04/2009 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: I09-19 Website Content
Project Number: I09-19 Website Content
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: Resubmission

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Previous Filing Number: I08-43 - META-125845721 - 40523
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

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Mary J. Rinaldi
Long-Term Care

September 4, 2009

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

Re: MetLife Company Filing No. I09-19 Website Content
Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
Advertising Form Number(s): ADF#1877.08(Rev0809)
Description: LifeStage Advantage Website Content
NAIC Company No. 65978 - FEIN No. 13-5581829

Dear Sir/Madam:

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

The advertising material is similar to form ADF#1877.08 filed with your Department November 10, 2008. Refer to META-125845721, state tracking no. 40523.

We consider this advertisement an invitation to inquire which will be used as in both multi-life and non-multi-life websites as indicated by the statement of variables. Content provides consumers with information regarding the MetLife LifeStage Advantage product as well as information on long-term care insurance in general. Includes hypothetical case studies, data on cost of care around the country and a cost calculator. This website is intended to give users preliminary information on the product and long-term care, and is a starting point of having an informed conversation with their MetLife Representative /Insurance Agent/Producer in determining their specific long-term care insurance needs.

This electronic submission includes the following PDFs:

- the advertisement and a highlighted version of the revisions

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- the required NAIC form
- an explanation of variables for each form identifying how the variable material will be modified, and
- this letter
- The 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: \$25.00 per filing form
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$25.00	09/04/2009	30353629

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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-126294780* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *43454*
Company Tracking Number: *I09-19 WEBSITE CONTENT*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance Advertising*
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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 Variable		Yes
Supporting Document	Highlighted Version of Form ADF#1877.08(Rev0809)		Yes
Supporting Document	NAIC Form		Yes
Form	LifeStage Advantage Website Content		Yes

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Form Schedule

Lead Form Number: ADF#1877.08(Rev0809)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1877.08(Rev0809)	Advertising	LifeStage Advantage Website Content	Revised	Replaced Form #: ADF#1877.08 Previous Filing #: I08-43	0.000	ADF#1877.08 (Rev0809) LifeStage Advantage Website .pdf

Metropolitan Life Insurance Company (“MetLife”)

(STATE SELECTOR PAGE)

MetLife LTC LifeStage Advantage is currently available in the states below.

To get started, please select your state of residence. [Click here if your state is not listed.](#)

[Alabama, Alaska Arizona Arkansas California Colorado Connecticut Delaware Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas Utah Vermont Virginia Washington West Virginia Wisconsin Wyoming]

[This website is currently not available because MetLife LTC LifeStage Advantage is not yet available in your state or the website has not been approved. For more information about MetLife's Long Term Care Insurance (LTCI) available through your employer, please contact your employer's MetLife Representative/Insurance Agent/Producer or your Human Resource Department.]

ADF#1877.08(Rev0809)

(HOME PAGE)

MetLife LTC LifeStage AdvantageSM

HOME	About Long-Term Care Insurance	LifeStage Advantage	Your Employer and MetLife	How To Apply
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Help take control of your future with Long-Term Care Insurance from MetLife.

Your employer is offering you the opportunity to apply for MetLife LTC LifeStage AdvantageSM at discounted rates using a streamlined application process. You could receive discounts of up to [35%]* which represent considerable savings not generally available if you were to apply on your own.

*Discounts may vary by state. [35%] discount is based on eligibility for spousal discount and an employer discount.

Learn more about:

[How long-term care insurance may help you](#)

[Why applying through your employer may save you money](#)

[The coverage options available to you](#)

Meet People Like You:

See how LifeStage Advantage helps people in different stages of life.

[Just Getting Started](#)

[In the Midst of a Busy Life](#)

[Getting Ready to Retire](#)

[Already Retired](#)

I want to:

[View the LifeStage Advantage Brochure](#)

[Find the cost of care in my area](#)

[Calculate my premium](#)

[Find out how to apply](#)

ADF#1877.08(Rev0809)

Long-Term Care Insurance

Looking forward with confidence.

No one expects to need long-term care services. But if you do, having the right plan in place can help you keep in control of your care options and help you live the life you want.

Common questions about long-term care

What is long-term care? Long-term care services provide assistance with activities of daily living like getting in and out of bed, dressing, eating and bathing. Adults of all ages could need this type of care due to an injury, chronic illness, cognitive impairment, disability or aging.

Where is long-term care provided? Long-term care services can often be provided right in your home. You may also receive long-term care services in an adult day care facility, assisted living facility or nursing home.

How much does long-term care cost? Long-term care services can be very costly, as much as [\$70,000] or more each year¹. The cost of care varies by geographic location, the amount of care you receive, and whether it is home-based care or facility-based care. Use the Cost of Care tool to [find out the average cost of care in your area](#).

[1. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home and Assisted Living Costs," October 2008.]

How likely is that I will need long-term care?

People are living longer than ever before, and that can increase the possibility of needing long-term care services in the future. Even younger people can need long term care - in fact, [about 60% of persons needing long-term care are age 65 or older and nearly 40% are younger]². The need is unpredictable, and planning ahead can help you be prepared for any possibility.

[2. Georgetown University Long-Term Care Financing Project "Faces of Long-Term Care: A Look in the Mirror", 2007]

How would I pay for long-term care services if I needed them? The cost for long-term care services are typically not covered by health insurance, Medicare or disability income insurance. Without long-term care insurance, you may have to use your personal savings to pay for care, and then possibly rely on Medicaid if your savings run out.

Long-Term Care Insurance may help you:

- Pay for long-term care services
- Choose your caregivers and stay in your own home.
- Protect your retirement income and the other assets from the high costs of long-term care services.
- Preserve an inheritance for your children and grandchildren
- Enjoy quality time with your family
- Receive the dedicated support you and your loved ones need.

Read the [3 things you should know about long-term care insurance](#) (The following copy displays when double clicking on text)

ADF#1877.08(Rev0809)

Why should I buy long-term care insurance now?

It's never too soon to start thinking about the benefits of owning long-term care insurance. Your rates are based on your age and your health status when you apply. A change in health status could cause the cost of coverage to be higher or disqualify you from obtaining coverage. Ideally, long-term care insurance should be included as part of your overall plan for protecting your life savings and retirement income.

How does long-term care insurance work?

When designing your coverage, you select a **total benefit amount**. You can access this money in specified monthly increments to pay for the services you need once you become benefit eligible. You are benefit eligible after it has been determined that you are Chronically Ill and are expected to need help with two or more **activities of daily living** for a period of 90 days or more, or you are diagnosed with a cognitive impairment such as Alzheimer's Disease.

(the following displays on rollover of green text:

Total benefit amount – The Total Benefit Amount is the maximum total amount of benefits that the policy will pay for covered LTC services during the life of the policy.

Activities of daily living include – bathing, eating, dressing, continence, toileting, transferring.)

With **MetLife LTC LifeStage Advantage**, you receive coverage for:

- Care provided in your home or in our choice of approved long-term care facilities
- Custodial care to assist with your personal care need and skilled care, such as nursing or physical therapy.

Learn about **MetLife LTC LifeStage Advantage** ([links to LifeStage Advantage section](#))

(Sidebar)

Did You Know? [Your rates are based on your age and health status when you apply, so your premiums may never be lower than they are right now.]

3 Things You Should Know about Long-Term Care

1. **You can plan for the possibility of needing care.** You may never need long-term care services, but what if you do? [Just like auto, homeowner's and medical insurance, long-term care insurance is a great way to plan for the "ifs" in life.] You should consider that:
 - Long term care services can be quite costly and could quickly use up your life savings.
 - The more prepared you are, the more choices you may have.
 - Most long-term care services can be provided by professionals in your own home.
 - You can still live a full life even if you needed long-term care services.
2. **You may not currently be covered.** You may think you already have coverage for long-term care insurance, but most insurance programs are not generally designed to cover them.

View insurance coverage chart:

An overview of insurance plans and their coverage		
Type of insurance	Is it specifically designed to cover long-term care?	What does it typically cover?
Health insurance and Managed Care Plans (HMO, PPO, etc.)	No	Pays only for doctor's visits, hospital stays, and other care that helps prevent, treat or cure an illness or injury.
Disability Income Insurance	No	Replaces a portion of your lost income if you became disabled and are unable to work. Coverage usually ends by 60 or 65.
Medicare and Medicare Supplement	No	May pay limited amounts for skilled care following a hospital stay. It generally does not cover ongoing assistance with daily activities of daily living.
Government-sponsored programs may not cover your potential LTC needs.		
Medicaid	No	Pays for some long-term care services provided by government-selected facilities, 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.
Department of Veterans Affairs	No	Provides limited long-term care services with restrictions on who can receive them.
Long-Term Care Insurance is the ONLY type of insurance specifically designed to pay for the ongoing personal care needs of people who cannot independently care for themselves.		
Long-Term Care insurance	Yes	Pays for long-term care services provided in your home or in your choice of facilities depending on the type of policy purchased..

* This chart is for illustrative purposes only. Please speak with your insurance professional to find out what coverage is provided by your specific insurance plan(s)

- Relying on family to take care of you isn't your only option.** While your family would likely want to help, they may have children and career obligations that could make being your primary caregiver difficult. They also may not live close by. It could be comforting to them and you to know that you could rely on professional help for day-to-day activities.

LifeStage Advantage – Solutions for Every Stage of LifeSM

Overview:

LifeStage Advantage is innovative, easy-to-understand long-term care insurance that's flexible enough to meet your needs and your budget at any stage of life. You can choose between two plans, Simple Advantage or Custom Advantage, that offer you a variety of options to design coverage that is best for you, based on your life stage.

Both of the LifeStage Advantage plans provide you with:

- Comprehensive coverage that pays for care provided in the setting of your choice.
- The choice of optional features to personalize your coverage to meet your specific needs.
- Personalized assistance from a MetLife Care Coordinator to help you access your benefits and care options at the time of claim.

ADF#1877.08(Rev0809)

[\[Learn more about Care Coordinators\]](#) (click displays description – “MetLife employs a team of experienced health care professionals who are dedicated to helping you understand your coverage and coordinate your care. They can also help find services for uninsured family members.”)

[\[Read real examples of how MetLife’s Care Coordinators have helped policyholders\]](#) (click displays PDF of approved marketing piece).

Solutions for Every Stage of Life:

Learn about Simple Advantage^R if you are:

- [Just Starting Out](#) (links to Sonya case study)
- [In the Midst of a Busy Life](#) (links to Karen and David case study)

Learn about Custom AdvantageSM if you are:

- Almost Ready to Retire
- Already Enjoying Retirement

[Who is LifeStage Advantage designed for?](#)

[Learn about the plan and your coverage options](#)

[\[Get a cost estimate for your desired coverage\]](#)

[\[View the MetLife LTC LifeStage Advantage brochure for more product details.\]](#) (provides pdf of brochure in approved states.)

LifeStage Advantage – Solutions for Every Stage of LifeSM (Simple Advantage section)

Simple Advantage^R gives you the flexibility to get started now with a more affordable level of coverage and then add to it later – as often as every three years – without having to provide proof of good health. You choose an initial Total Benefit Amount between [\[\\$75,000 and \\$500,000\]](#) and then you can purchase increases up to a total of double your original amount.

[Learn about the plan and your coverage options](#)

Find out how **Simple Advantage^R** can work for you:

[Meet Sonya – Just Starting Out](#)

[Meet Karen and David – In the Midst of a Busy Life](#)

[\[Get a cost estimate for your desired coverage\]](#)

[\[View the MetLife LTC LifeStage Advantage brochure for more product details.\]](#) (provides pdf of brochure in approved states.)

ADF#1877.08(Rev0809)

LifeStage Advantage – Solutions for Every Stage of LifeSM (Custom Advantage Section)

Custom AdvantageSM helps you prepare for the potential cost of long-term care whenever you may need it – with your choice of Total Benefit Amounts from [\$75,000 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.

[Learn about the plan and your coverage options](#)

Find out how **Custom AdvantageSM** can work for you:

[Meet Tony – Almost Ready to Retire](#)

[Meet MaryAnn and Bob – Enjoying Their Retirement](#)

[Get a cost estimate for your desired coverage](#)

[View the [MetLife LTC LifeStage Advantage brochure](#) for more product details.] (provides pdf of brochure in approved states.)

Who is LifeStage Advantage For?

LifeStage Advantage offers solutions for every stage in life, providing flexibility based on your needs and budget. Click on the people below to see how LifeStage Advantage provided them with a solution.

[Meet Sonya – Just Starting Out](#)

[Meet Karen and David – In the Midst of a Busy Life](#)

[Meet Tony – Almost Ready to Retire](#)

[Meet MaryAnn and Bob – Enjoying Their Retirement](#)

[Learn about the plan and your coverage options](#)

ADF#1877.08(Rev0809)

(Case Studies Section – Sonya, Karen and David, Tony, MaryAnn and Bob)

Just Starting Out – Meet Sonya

Sonya has a good paying job and is on a solid career path. She has begun to contribute to her 401(k) plan and is excited about building her career and saving up to buy a house.

Sonya is concerned about:

- Maintaining her independence if she were to become injured or ill
- Protecting the savings she’s put aside for retirement and a home purchase
- Taking steps now to include important protection strategies in her overall financial plan while she can likely take advantage of rates that are based on her age and good health status.

Her solution:

She purchases the Simple Advantage^R plan, which allows her to [StartSmart&BuildSM] under the Guaranteed Purchase Option. She selects an initial total benefit amount of [\$75,000] and monthly benefit amount of [\$3000]. Every three years, she purchases an additional [\$25,000] until she reaches a total coverage amount of [\$150,000].

Why it worked for her:

It gave her a way to get started with an affordable yet meaningful level of protection, while also offering the flexibility to increase her coverage over time.

[Learn how LifeStage Advantage can work for you](#)
[Get a cost estimate for your desired coverage](#)

In the Midst of a Busy Life – Meet Karen and David

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

Their concerns:

- 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 age and good health to buy insurance at a more favorable rate, but they don’t know if they can afford it.

Their solution:

They each purchase the Simple Advantage^R plan which allows them to [StartSmart&BuildSM] under the Guaranteed Purchase Option and select initial total benefit amounts of [\$200,000] each with a monthly benefit amount of [\$3000]. Every three years, they each purchase an additional [\$50,000] of coverage, until they both reach [\$400,000] in total coverage.

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.

[Learn how LifeStage Advantage can work for you](#)
[Get a cost estimate for your desired coverage](#)

Almost Ready to Retire - Meet Tony

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.

His concerns:

- 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 rising cost of care.

His solution:

- He purchases the **Custom Advantage**SM plan with a total benefit amount of [\$400,000] and a monthly benefit amount of [\$6000].
- He includes the 3% Automatic Compound Inflation rider because it best suits his budget and goals by increasing his coverage each year to keep up with the 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**.

Enjoying Their Retirement - Meet MaryAnn and Bob

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**SM plan and each select a Total Benefit Amount of [\$1 million], a monthly benefit amount of [\$9000] and no inflation protection.

Why it worked for them:

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

[Learn how LifeStage Advantage can work for you](#)
[Get a cost estimate for your desired coverage](#)

Plan and Coverage Options

STEP 1. Select a plan and the maximum benefit amounts.

Simple Advantage^{R*}

Total benefit amount

[\$75,000 to \$500,000]

Monthly benefit amount

[\$3,000 to \$6,000]

Custom AdvantageSM

Total benefit amount

[\$75,000 to \$1 million]

Monthly benefit amount

[\$3,000 to \$15,000]

* Remember, with Simple Advantage^R, you can purchase increases for a total of double your original Total Benefit Amount and Monthly Benefit Amount.

(Displays on rollover): The **Total Benefit Amount** is the maximum total amount of benefits that the policy will pay for covered LTC services during the life of the policy.)

(Displays on rollover: The **Monthly Benefit Amount** is the maximum total amount of benefits that the policy will pay for covered LTC services each month.)

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

Simple Advantage^R and Custom AdvantageSM

- [Do you want to be able to **use your spouse's benefits**?

[Learn about the Shared Care Rider](#)

By adding a **Shared Care Rider**, couples who have policies with identical coverage have the ability to share their total benefit amounts with each other. So if one person exhausts his/her benefits, he/she can begin using any can use the total benefit amount still available on the other person's policy.]

- [Do you want to keep some **coverage if you are unable to pay your premiums**?

[Learn about the Nonforfeiture Rider](#)

By adding the **Nonforfeiture Rider** to your coverage, you will have a reduced level of coverage if your policy cancels for non-payment, as long as the policy has been in effect for three years. Your total benefit amount for that reduced coverage will be either the total amount of premium you paid while the rider was in effect, or the monthly benefit amount, whichever is greater.]

- [Do you want to **receive cash payments**?

[Learn about the Cash Benefit Rider](#)

With the **Cash Benefit Rider**, you will receive the monthly benefit amount as a direct payment to you instead of as reimbursement for covered services, up to the total benefit amount. Receipts for covered services received do not need to be submitted as long as you are benefit eligible.]

ADF#1877.08(Rev0809)

STEP 3. Decide whether you want to add a benefit increase option to keep up with the cost of care.

Custom AdvantageSM only

- **[Urban CPI]**

Automatically increases each year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increase.]

- **[Future Purchase Option]**

Automatically increases your coverage by 5% each year unless rejected in writing. The premium for the additional coverage is at your attained age. Option ceases if you reject two years in a row.]

- **[Tiered SolutionSM (Graded Automatic Annual Increase to Age 75)]**

Automatically increases your coverage by 5% up to and including the year in which you turn 60. Coverage will continue to increase by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

- **[3% Automatic Annual Increase]**

Automatically increases your coverage every year by 3%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

- **[5% Automatic Annual Increase]**

Automatically increases your coverage every year by 5%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

- **[No Benefit Increase Option]**

It's that simple.

Your Employer and MetLife

Take advantage of this opportunity to apply through your employer and receive:

- Premium discounts up to [35%] off standard rates
- A simple application process
- Portable coverage and discounts that stay with you even if you leave your employer
- **Eligible family members** can apply and may be eligible for similar discounts
- One-on-one consultation with a long-term care insurance professional

(Description upon mouse over: **Eligible family members** include: spouses (includes domestic partners and civil union partners, where permitted by state law), parents, grandparents (includes in-laws and step-parents/grandparents), and adult children.)

Your employer and MetLife have partnered together to help you put in place a more complete financial plan that includes the benefits of long-term care insurance. When selecting an insurer, your employer carefully screened and chose MetLife based on its experience, financial strength and commitment to its customers.

Your employer understands that MetLife helps people make conscious decisions about the future. While that can mean helping people plan for retirement, it also means helping them protect it.

Learn about MetLife

MetLife has been helping people prepare for the “ifs” in life for more than [140] years. As a MetLife policyholder, you can expect to receive:

- **Prompt and reliable claims payment** – completed claims are generally paid on average within [10 business days] of receipt of all required information.
- **Outstanding customer service** – every MetLife claim recipient is surveyed about his or her experience, and [95%] rate MetLife as [“excellent” or “very good”] at claim time.¹
- **[Personalized service from a MetLife Care Coordinator** – MetLife Care Coordinators can help you understand your coverage and assist you with developing your plan of care, including finding care provider discounts in your area. They can also assist you in locating services for uninsured family members.]
- **Insights from the MetLife Mature Market Institute** – MetLife has established its position as an industry thought-leader by creating the MetLife Mature Market Institute, a widely respected resource for research and information on aging, retirement and long-term care issues.
- **[Read more about MetLife’s financial strength and reliability]**. (links to pdf of financial overview)

1. Results as reported from the proprietary “MetLife Quality Survey: Benefit Authorization Process” which is sent to all MetLife LTCI claim recipients.

How to Apply

You are taking an important step toward protecting your future. Owning long-term care insurance from MetLife helps you protect your savings and can offer you more choices in the event you need long-term care services. It’s an important piece of financial protection that can help you be prepared for the future.

Your Next Steps:

1. Discuss the benefits of long-term care insurance with your family.
2. Consider the advantages of applying now.
 - **[Potential premium discounts and streamlined application]**
 - Generally lower rates and better likelihood of eligibility at a younger age
3. Contact your **[MetLife Representative/Insurance Agent/Producer]** to review your options and apply for coverage.

(Callout box)

Contact your **[MetLife Representative/Insurance Agent/Producer]** to discuss which coverage options are best for you and your family.

ADF#1877.08(Rev0809)

Home	About Long-Term Care Insurance	LifeStage Advantage	Your Employer and MetLife	How to Apply
Who is it for?	Plan and Coverage Options	Premium Calculator		

Calculate Your Premium

Before we start, please answer a few short questions.

Who will apply for coverage? *Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

*Please Note- there are not joint policies. Premiums reflected are only for an individual policy. If your spouse applies for coverage and is accepted at the same time as you, then your 30% discount would already be reflected into the premium amount that you were given in addition to a 5% employer discount.

ADF#1877.08(Rev0809)

You Applying Alone

Before we start, please answer a few short questions.

Who will apply for coverage?* *Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

About You

Age*:

First Name:

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

Both Applying

Before we start, please answer a few short questions.

Who will apply for coverage?*

*Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

About You

Age*:

First Name:

About Your Spouse

Age*:

First Name:

Start the Calculator

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in **[ID, KS, LA, or SD]**.

Spouse Applying Alone

Before we start, please answer a few short questions.

Who will apply for coverage?* *Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

About Your Spouse/Partner

Age*:

First Name:

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

Step 1. Select your plan and amount of coverage

- [Simple Advantage\(1\)](#)
- [Custom Advantage\(2\)](#)

Select [Monthly Benefit Amount\(3\)](#)

- [\$3,000]
- [\$4,500]
- [\$6,000]
- [\$9,000]
- [\$12,000]
- [\$15,000]

Select [Total Benefit Amount\(4\)](#)

- [\$75,000]
- [\$100,000]
- [\$200,000]
- [\$300,000]
- [\$400,000]
- [\$500,000]
- [\$1,000,000*]

[*[Cash Benefit Rider\(5\)](#) not available with \$1,000,000 Total Benefit Amount.]

Descriptions upon mouseover:

(1) **Simple Advantage^R** gives you the flexibility to get started now with a more affordable level of coverage and then add to it later – as often as every three years – without having to provide proof of good health. You choose an initial Total Benefit Amount between [\$75,000 and \$500,000] and then you can purchase increases up to a total of double your original amount

(2) **Custom AdvantageSM** helps you prepare for the potential cost of long-term care whenever you may need it – with your choice of total benefit amounts from [\$75,000 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.

(3) Monthly Benefit Amount is the maximum total amount of benefits that the policy will pay for covered long-term care services each month.

(4) Total Benefit Amount is the maximum total amount of benefits that the policy will pay for covered long-term care services during the life of the policy.

(5) With the **Cash Benefit Rider**, you will receive the monthly benefit amount as a direct payment to you instead of as reimbursement for covered services, up to the total benefit amount. Receipts for covered services received do not need to be submitted as long as you are benefit eligible.]

Step 2. Decide whether you want any of the three Optional Benefit Riders

[Your Progress:

Step 1:]

▪ [Shared Care Rider

By adding a **Shared Care Rider**, couples who have policies with identical coverage have the ability to share their total benefit amounts with each other. So if one person exhausts his/her benefits, he/she can begin using any can use the total benefit amount still available on the other person's policy.]

▪ [Nonforfeiture Rider

By adding the **Nonforfeiture Rider** to your coverage, you will have a reduced level of coverage if your policy cancels for non-payment, as long as the policy has been in effect for three years. Your total benefit amount for that reduced coverage will be either the total amount of premium you paid while the rider was in effect, or the monthly benefit amount, whichever is greater.]

▪ [Cash Benefit Rider

With the **Cash Benefit Rider**, you will receive the monthly benefit amount as a direct payment to you instead of as reimbursement for covered services, up to the total benefit amount. Receipts for covered services received do not need to be submitted as long as you are benefit eligible.]

Continue

Step 3. Select one Benefit Increase Option

[Your Progress:

Step 1:

Step 2:]

- [Future Purchase Option
Automatically increases your coverage by 5% each year unless rejected in writing. The premium for the additional coverage is at your attained age. Option ceases if you reject two years in a row.]
- [3% Automatic Annual Increase
Automatically increases your coverage every year by 3%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]
- [5% Automatic Annual Increase
Automatically increases your coverage every year by 5%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]
- [Tiered SolutionSM(Graded Automatic Annual Increase to Age 75)
Automatically increases your coverage by 5% up to and including the year in which you turn 60. Coverage will continue to increase by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]
- [I do not want a Benefit Increase Option]

Continue

Premium Results

Below are the results of your premium calculations.

Your
Premiums

	Plan 1 Edit Remove	Plan 2	Features included in each plan: <ul style="list-style-type: none"> ✓ [100% of Monthly Benefit Amount for care at home or away from home.] ✓ [100 Calendar Day Elimination Period] ✓ [Return of Premium on Death up to age 70] ✓ [50 Days of Bed Reservation per year] ✓ [Needs Assessment and Ongoing Care Advisory Services]
Age	[51]	Add a new quote to compare> (compare up to three)	
Plan	[Custom Advantage]		
Riders	[Shared Care Nonforfeiture]		
Increase Options	[3% Automatic Annual Increase]		
Monthly Benefit	[\$6,000]		
Total Benefit	[\$300,000]		
Your Monthly	[\$300]		

You may also...

- [Clear all of you calculated premiums and start over >](#)
- [View all calculated premiums in print-friendly format >](#)

*Premiums quoted are monthly premiums. Premiums can be paid less frequently. There is a savings for less frequent payments. Consult with your [MetLife Representative/Insurance Agent/Producer] for more information.

Premium Results

Below are the results of your premium calculations.

Your Premiums	You spouse or partners premiums	
	Plan 1 Edit Remove	Plan 2
Age	[51]	Add a new quote to compare> (compare up to three)
Plan	[Custom Advantage]	
Riders	[Shared Care Nonforfeiture]	
Increase Options	[3% Automatic Annual Increase]	
Monthly Benefit	[\$6,000]	
Total Benefit	[\$300,000]	
Your Monthly	[\$300]	
Features included in each plan:		
<ul style="list-style-type: none"> ✓ [100% of Monthly Benefit Amount for care at home or away from home.] ✓ [100 Calendar Day Elimination Period] ✓ [Return of Premium on Death up to age 70] ✓ [50 Days of Bed Reservation per year] ✓ [Needs Assessment and Ongoing Care Advisory Services] 		

You may also...

- [Clear all of you calculated premiums and start over >](#)
- [Go to Step 1 to calculate premium for spouse >](#)
- [View all calculated premiums in print-friendly format >](#)

*Premiums quoted are monthly premiums. Premiums can be paid less frequently. There is a savings for less frequent payments. Consult with your [MetLife Representative/Insurance Agent/Producer] for more information.

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Premium Results

Below are the results of your premium calculations.

Your Premiums

Your spouses premium

You have not yet calculated a premium for your spouse.*

[Begin Step 1 for spouse's plan >](#)

Your calculated premiums will still be available in the results.

[View your calculated premiums >](#)

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

Below are the calculated premium quotes based on the plans and coverage that you have chosen.*

Your plans and coverage:

	Plan 1	Plan 2	Plan3
Age	[51]	[51]	[51]
Plan	[Custom Advantage]	[Simple Advantage]	[Simple Advantage]
Riders	[Shared Care Nonforfeiture]	[Shared Care Nonforfeiture]	[Shared Care Nonforfeiture]
Increase Option	[3% Automatic Annual Increase]	[Not Applicable]	[Not Applicable]
Monthly Benefit	[\$6,000]	[\$3,000]	[\$3,000]
Total Benefit	[\$300,000]	[\$200,000]	[\$300,000]
Your monthly Premium	[\$300]	[\$300]	[\$300]

Your spouse's plan and coverage

	Plan 1	Plan 2
Age	[46]	[46]
Plan	[Custom Advantage]	[Simple Advantage]
Riders	[Shared Care Nonforfeiture]	[Shared Care Nonforfeiture]
Increase Option	[3% Automatic Annual Increase]	[Not Applicable]
Monthly Benefit	[\$6,000]	[\$3,000]
Total Benefit	[\$300,000]	[\$200,000]
Your monthly Premium	[\$290]	[\$280]

Features included in each plan:

- ✓ [100% of Monthly Benefit Amount for care at home or away from home.]
- ✓ [100 Calendar Day Elimination Period]
- ✓ [Return of Premium on Death up to age 70]
- ✓ [50 Days of Bed Reservation per year]
- ✓ [Needs Assessment and Ongoing Care Advisory Services]

Your Next Steps

1. Discuss the benefits of long-term care insurance with your family.
2. Consider the advantages of applying now:
 - Available discounts and streamlined application
 - Generally lower rates and better likelihood of eligibility at a younger age.
3. Contact your [MetLife Representative/Insurance Agent/Producer] to review you options and apply for coverage.

*Premium rates include discounts based upon the information that you provided. Premium amounts correspond with the benefit amounts selected.

For more information, visit [URI, HERE]

What's Not Covered under the Value, Ideal, and Facilities-Only Policies: ^(a)

No payment will be made for any of the following:

1. Treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a physician.
2. Any care received while in a hospital, except in a unit specifically designated as a nursing home or hospice facility.
3. Any injury or sickness that results from:^(b)
 - a. Any war, or act of war (whether declared or undeclared); or
 - b. Participation in a felony, riot, or insurrection.
4. Any intentionally self-inflicted injury.
5. Services, other than supportive services,^(c) performed by a member of the insured's immediate family.
6. Any care or services received outside the United States and its territories, except as described in the International coverage section of the policy.
7. Any service or supply to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is the secondary payer under applicable law.
8. Treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or services for which no charge is normally made in the absence of insurance.

What's not covered under the Premier Policy: ^(a)

No payment will be made for any of the following:

1. Any injury or sickness that results from:^(b)
 - a. Any war, or act of war (whether declared or undeclared); or
 - b. Participation in a felony, riot, or insurrection.
2. Any intentionally self-inflicted injury.

These exclusions may not apply in all states, and may vary, depending on the state in which you live at the time of policy issue or the policy you select. The policy you receive once you are insured will contain the exact exclusions for your state. If you move to another state, the state guidelines where the policy was originally purchased will apply.

(a) Riders may contain additional limitations.

(b) In Oklahoma, exclusion is as follows:

Any injury or sickness that results from:

- a. Any war, or act of war (whether declared or undeclared, while serving in the military service or any auxiliary unit attached thereto); or
- b. Participation in a felony, riot, or insurrection.

(c) For Value and Facilities-Only policies, exclusion is as follows: Services performed by a member of the insured's your immediate family.

Subject to state availability, this long-term care (“LTC”) insurance solicitation describes coverage offered by Metropolitan Life Insurance Company (“MetLife”) individual Long-Term Care (“LTC”) Insurance coverage is offered by the following MetLife policies: LTC2007. In some states, these identifiers 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. Call me about complete costs and details.

SERFF Tracking Number: META-126294780 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43454
Company Tracking Number: I09-19 WEBSITE CONTENT
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance Advertising
Project Name/Number: I09-19 Website Content/I09-19 Website Content

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Explanation of Variable Comments: Attachment: EOV ADF#1877.08(Rev0809) LifeStage Advantage Website.pdf		

	Item Status:	Status Date:
Satisfied - Item: Highlighted Version of Form ADF#1877.08(Rev0809) Comments: Attachment: ADF#1877.08(Rev0809) LifeStage Advantage Website Content 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

LifeStage Advantage Website Content

ADF#1877.08(Rev0809)

There is one type of variable material set forth in brackets within the enclosed form. That is:

- Specific variable material

Specified Variable Material

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

Section	Explanation
---------	-------------

Page 1	
--------	--

	Sections of this page are bracketed because content will only be used when multi-life information is being discussed.
--	---

	In the event that this information is being shown on a multi-life website, this page will be used and only the following information will be bracketed:
--	---

	States are bracketed because only those states which have approved the LifeStage Advantage product will be shown in this state listing.
--	---

	If your state does not appear, you are directed to "click here" to be redirected. The redirect language is bracketed so that alternate language can be used. Alternate language would be as follows:
--	--

	"This website is currently not available for use in your state of residence. To learn more about long-term care insurance, visit www.maturemarketinstitute.com or contact your employer's [MetLife Representative/Insurance Agent/Producer] or your Human Resource Department.
--	---

	[MetLife Representative/Insurance Agent/Producer] is bracketed because we will soon have the functionality to include a specific representatives name and contact information in this spot.
--	---

	"Your Employer and MetLife" is bracketed so that alternate language can be used. Alternate language would be as follows:
--	--

	<p>“You and MetLife” “About MetLife”</p> <p>“Why applying through your employer may save you money” is bracketed for removal.</p> <p>35% discount represents the average discount given to individuals that apply under the multi-life discount program. The 35% is comprised of a 30% spousal discount and a 5% Multi-Life discount. Discounts are capped at 45%.</p> <p>[View the LifeStage Advantage Brochure] is bracketed because if this brochure is not available in your state, it will not be an option.</p> <p>“Calculate my premium” is bracketed for removal.</p>
Page 2	<p>Statistic 1 along with corresponding footnote is bracketed because the Mature Market Institute updates this survey on a yearly basis and we will need update this on a yearly basis.</p> <p>Statistic 2 along with corresponding footnote is bracketed for updating in the future when a newer statistic is needed.</p>
Page 3	<p>“Did you know” section is bracketed so that we will have some options to rotate in that section. Optional language would include:</p> <ol style="list-style-type: none"> 1. [MetLife employees a team of experienced health care professionals who are dedicated to helping you understand your coverage and coordinate your care. They can also help find services for uninsured family members. Read real examples of how MetLife’s Care Coordinators have helped policyholders. (Link opens PDF of real stories)] 2. [MetLife has over 140 years of insurance experience?] 3. [LTCI is the only insurance specifically designed to help pay for long-term care services.] 4. [Medicare covers only 14% of total long-term care expenses on a national basis.*] [*Kaiser Commission on Medicaid and the Uninsured, “Medicaid and Long-Term Care,” July, 2006.] Bracketed if a more recent statistic becomes available. <p>Potential alternate language under 3 Things You Should Know about Long-Term Care:</p> <ol style="list-style-type: none"> 1. [Just like [auto], [disability], [home owners], [medical], and [life insurance], LTCI is a great way to plan for the “if’s” in life.] <p>Types of insurance are bracketed in the alternate language because not all choices will be used at the same time potentially.</p>

<p>Page 5</p>	<p>[Learn More about Care Coordinators.] Will only appear if the state has approved the Care Coordinator Brochure and language.</p> <p>[Read real examples of how MetLife's Care Coordinators have helped policyholders] will only appear if the state has approved the Care Coordinator Brochure and language.</p> <p>“Solutions for every stage of life” section is bracketed because this information will not appear in a website that is not a multi-life website.</p> <p>“Get a cost estimate for your desired coverage” is bracketed for removal in a non multi-life website.</p> <p>[View the LifeStage Advantage Brochure] is bracketed because if this brochure is not available in your state, it will not be an option.</p> <p>“Find out how Simple Advantage can work for you” and corresponding links are bracketed for removal in a non multi-life website.</p> <p>“Get a cost estimate for your desired coverage” is bracketed for removal in a non multi-life website.</p> <p>[View the LifeStage Advantage Brochure] is bracketed because if this brochure is not available in your state, it will not be an option.</p> <p>Total Benefit Amount ranges are bracketed in the event that one of the options is no longer available at some point and needs to be removed from the website.</p>
<p>Page 6</p>	<p>“Find out how Custom Advantage can work for you” and corresponding links are bracketed for removal in a non multi-life website.</p> <p>“Get a cost estimate for your desired coverage” is bracketed for removal in a non multi-life website.</p> <p>[View the LifeStage Advantage Brochure] is bracketed because if this brochure is not available in your state, it will not be an option.</p> <p>“Who is LifeStage Advantage for” section is bracketed for removal in a non multi-life website.</p>
<p>Page 7</p>	<p>Entire page is bracketed because none of the content will be used if it is not a multi-life website.</p> <p>Meet Sonya section is bracketed for removal in a non multi-life website. For use in a multi-life website benefit amounts are bracketed in the event that one of the options is no longer</p>

	<p>available at some point and needs to be removed from the website. StartSmart&Build is bracketed for removal if tagline is no longer used.</p> <p>Meet Karen and David Benefit amounts are bracketed in the event that one of the options is no longer available at some point and needs to be removed from the website. StartSmart&Build is bracketed for removal if tagline is no longer used.</p>
Page 8	<p>Meet Tony: Benefit amounts are bracketed in the event that one of the options is no longer available at some point and needs to be removed from the website.</p> <p>Meet MaryAnn and Bob section is bracketed for removal in a non multi-life website. For use in a multi-life website benefit amounts are bracketed in the event that one of the options is no longer available at some point and needs to be removed from the website.</p>
Page 9	<p>Plan and Coverage Options:</p> <p>Benefit amounts are bracketed in the event that one of the options is no longer available at some point and needs to be removed from the website.</p> <p>Riders are bracketed in the event that one option become unavailable and needs to be removed from the website.</p>
Page 10	<p>Plan and Coverage Options:</p> <p>Benefit Increase Options are bracketed in the event that one option become unavailable and needs to be removed from the website.</p> <p>In a non multi-life website, the entire section of “Your Employer and MetLife” will not be used. This section would be removed.</p> <p>In a multi-life website on the following would be bracketed under that section:</p> <p>35% discount represents the average discount given to individuals that apply under the multi-life discount program. The 35% is comprised of a 30% spousal discount and a 5% Multi-Life discount. Discounts are capped at 45%.</p>
Page 11	<p>[10 Business days] is bracketed because this survey is sent out to all claim recipients and over time the percentage or ratings may change.</p> <p>[Personalized service from a MetLife Care Coordinator] will only appear if your state has approved the Care Coordinator language.</p> <p>[Read more about MetLife’s Financial strength and reliability.] is bracketed because it links to the financial overview brochure. If your state has not approved this brochure, this line will not appear.</p>

	<p>[MetLife Representative/Insurance Agent/Producer] will soon have the functionality to include a specific representatives name and contact information.</p> <p>How to Apply:</p> <p>“Potential premium discounts and streamlined application” will not appear in a non multi-life website.</p> <p>[MetLife Representative/Insurance Agent/Producer] will soon have the functionality to include a specific representatives name and contact information.</p>
Page 12	<p>“Your Employer and MetLife” is bracketed so that alternate language can be used. Alternate language would be as follows:</p> <p>“You and MetLife” “About MetLife”</p> <p>“Premium Calculator” is bracketed for removal. The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>[ID, KS, LA, and SD] are bracketed in the event that one of those states changes their policy and begins to allow Domestic Partners and/or Civil Unions in their state.</p>
Page 13	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>[51] in the age box is bracketed because this will change depending on the user. Meant to be an example only.</p> <p>[ID, KS, LA, and SD] are bracketed in the event that one of those states changes their policy and begins to allow Domestic Partners and/or Civil Unions in their state.</p>
Page 14	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>[51] in the age box is bracketed because this will change depending on the user. Meant to be an example only.</p> <p>[ID, KS, LA, and SD] are bracketed in the event that one of those states changes their policy and begins to allow Domestic Partners and/or Civil Unions in their state.</p>
Page 15	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>[49] in the age box is bracketed because this will change depending on the user. Meant to be an example only.</p>

	<p>[ID, KS, LA, and SD] are bracketed in the event that one of those states changes their policy and begins to allow Domestic Partners and/or Civil Unions in their state.</p>
<p>Page 16</p>	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>Monthly and Total Benefit amounts are bracketed in case one benefit amount is no longer available at some point and needs to be removed from the website.</p> <p>[Cash Benefit Rider is not available with \$1,000,000 Total Benefit Amount and corresponding mouseover] is bracketed in case the Cash Benefit Rider is no longer available and needs to be removed from the website.</p> <p>[\$75,000 and \$500,000] is bracketed in case one benefit amount is no longer available at some point and needs to be removed from the website.</p> <p>[\$75,000 up to \$1million] is bracketed in case one benefit amount is no longer available at some point and needs to be removed from the website.</p> <p>[Cash Benefit Rider] is bracketed in case the Cash Benefit Rider is no longer available and needs to be removed from the website.</p>
<p>Page 17</p>	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>Riders are bracketed in the event that one option become unavailable and needs to be removed from the website.</p> <p>All plan selections in the “Your Progress” section are bracketed because those selections will change based on what the user selects. They are meant to be an example only.</p>
<p>Page 18</p>	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>All benefit increase options are bracketed in the event that one becomes no longer available and needs to be removed from the website.</p> <p>All plan selections in the “Your Progress” section are bracketed because those selections will change based on what the user selects. They are meant to be an example only.</p>
<p>Page 19 and 20</p>	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>Content listed under Plan 1 is bracketed for variability because these plan features will change depending on what plan features the</p>

	<p>user selects. They are meant to be an example only.</p> <p>Plan features are also bracketed in the event that one becomes no longer available and needs to be removed from the website.</p> <p>[MetLife Representative/Insurance Agent/Producer] is bracketed so that an agent can eventually insert their personal contact information and name.</p>
Page 21	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website.</p> <p>[ID, KS, LA, and SD] are bracketed in the event that one of those states changes their policy and begins to allow Domestic Partners and/or Civil Unions in their state.</p>
Page 22	<p>The entire calculator is bracketed for removal in the event that MetLife would like to no longer offer this function on the website. It is also bracketed so that we can remove the calculator and give sample hypothetical basic premiums based off of sample age and plan selection.</p> <p>Content listed under Plan 1, Plan 2, and Plan 3 is bracketed for variability because these plan features will change depending on what plan features the user selects. They are meant to be an example only. Plan features are also bracketed in the event that one becomes no longer available and needs to be removed from the website.</p> <p>“Available discounts and streamlined application” is bracketed because this statement will not be used in a non multi-life website.</p> <p>[MetLife Representative/Insurance Agent/Producer] is bracketed so that an agent can eventually insert their personal contact information and name.</p> <p>[URL HERE] is bracketed until we have a final URL address decided upon.</p>

Metropolitan Life Insurance Company (“MetLife”)

(STATE SELECTOR PAGE)

MetLife LTC LifeStage Advantage is currently available in the states below.

To get started, please select your state of residence. [Click here if your state is not listed.](#)

[Alabama, Alaska Arizona Arkansas California Colorado Connecticut Delaware Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas Utah Vermont Virginia Washington West Virginia Wisconsin Wyoming]

[This website is currently not available because MetLife LTC LifeStage Advantage is not yet available in your state or the website has not been approved. For more information about MetLife's Long Term Care Insurance (LTCI) available through your employer, please contact your employer's MetLife Representative/Insurance Agent/Producer or your Human Resource Department.]

ADF#1877.08(Rev0809)

(HOME PAGE)

MetLife LTC LifeStage AdvantageSM

HOME	About Long-Term Care Insurance	LifeStage Advantage	Your Employer and MetLife	How To Apply
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Help take control of your future with Long-Term Care Insurance from MetLife.

Your employer is offering you the opportunity to apply for MetLife LTC LifeStage AdvantageSM at discounted rates using a streamlined application process. You could receive discounts of up to [35%]* which represent considerable savings not generally available if you were to apply on your own.

*Discounts may vary by state. [35%] discount is based on eligibility for spousal discount and an employer discount.

Learn more about:

[How long-term care insurance may help you](#)

[Why applying through your employer may save you money](#)

[The coverage options available to you](#)

Meet People Like You:

See how LifeStage Advantage helps people in different stages of life.

[Just Getting Started](#)

[In the Midst of a Busy Life](#)

[Getting Ready to Retire](#)

[Already Retired](#)

I want to:

[View the LifeStage Advantage Brochure](#)

[Find the cost of care in my area](#)

[Calculate my premium](#)

[Find out how to apply](#)

ADF#1877.08(Rev0809)

Long-Term Care Insurance

Looking forward with confidence.

No one expects to need long-term care services. But if you do, having the right plan in place can help you keep in control of your care options and help you live the life you want.

Common questions about long-term care

What is long-term care? Long-term care services provide assistance with activities of daily living like getting in and out of bed, dressing, eating and bathing. Adults of all ages could need this type of care due to an injury, chronic illness, cognitive impairment, disability or aging.

Where is long-term care provided? Long-term care services can often be provided right in your home. You may also receive long-term care services in an adult day care facility, assisted living facility or nursing home.

How much does long-term care cost? Long-term care services can be very costly, as much as **\$70,000** or more each year¹. The cost of care varies by geographic location, the amount of care you receive, and whether it is home-based care or facility-based care. Use the Cost of Care tool to [find out the average cost of care in your area](#).

[1. MetLife Mature Market Institute, The MetLife Market Survey of Nursing Home and Assisted Living Costs, "**October 2008.**"]

How likely is that I will need long-term care?

People are living longer than ever before, and that can increase the possibility of needing long-term care services in the future. Even younger people can need long term care - in fact, [about 60% of persons needing long-term care are age 65 or older and nearly 40% are younger]². The need is unpredictable, and planning ahead can help you be prepared for any possibility.

[2. Georgetown University Long-Term Care Financing Project "Faces of Long-Term Care: A Look in the Mirror", 2007]

How would I pay for long-term care services if I needed them? The cost for long-term care services are typically not covered by health insurance, Medicare or disability income insurance. Without long-term care insurance, you may have to use your personal savings to pay for care, and then possibly rely on Medicaid if your savings run out.

Long-Term Care Insurance may help you:

- Pay for long-term care services
- Choose your caregivers and stay in your own home.
- Protect your retirement income and the other assets from the high costs of long-term care services.
- Preserve an inheritance for your children and grandchildren
- Enjoy quality time with your family
- Receive the dedicated support you and your loved ones need.

Read the [3 things you should know about long-term care insurance](#) (The following copy displays when double clicking on text)

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Why should I buy long-term care insurance now?

It's never too soon to start thinking about the benefits of owning long-term care insurance. Your rates are based on your age and your health status when you apply. A change in health status could cause the cost of coverage to be higher or disqualify you from obtaining coverage. Ideally, long-term care insurance should be included as part of your overall plan for protecting your life savings and retirement income.

How does long-term care insurance work?

When designing your coverage, you select a **total benefit amount**. You can access this money in specified monthly increments to pay for the services you need once you become benefit eligible. You are benefit eligible after it has been determined that you are Chronically Ill and are expected to need help with two or more **activities of daily living** for a period of 90 days or more, or you are diagnosed with a cognitive impairment such as Alzheimer's Disease.

(the following displays on rollover of green text:

Total benefit amount – The Total Benefit Amount is the maximum total amount of benefits that the policy will pay for covered LTC services during the life of the policy.

Activities of daily living include – bathing, eating, dressing, continence, toileting, transferring.)

With **MetLife LTC LifeStage Advantage**, you receive coverage for:

- Care provided in your home or in our choice of approved long-term care facilities
- Custodial care to assist with your personal care need and skilled care, such as nursing or physical therapy.

Learn about **MetLife LTC LifeStage Advantage** ([links to LifeStage Advantage section](#))

(Sidebar)

Did You Know? [Your rates are based on your age and health status when you apply, so your premiums may never be lower than they are right now.]

3 Things You Should Know about Long-Term Care

1. **You can plan for the possibility of needing care.** You may never need long-term care services, but what if you do? [Just like auto, homeowner's and medical insurance, long-term care insurance is a great way to plan for the "ifs" in life.] You should consider that:
 - Long term care services can be quite costly and could quickly use up your life savings.
 - The more prepared you are, the more choices you may have.
 - Most long-term care services can be provided by professionals in your own home.
 - You can still live a full life even if you needed long-term care services.
2. **You may not currently be covered.** You may think you already have coverage for long-term care insurance, but most insurance programs are not generally designed to cover them.

View insurance coverage chart:

An overview of insurance plans and their coverage		
Type of insurance	Is it specifically designed to cover long-term care?	What does it typically cover?
Health insurance and Managed Care Plans (HMO, PPO, etc.)	No	Pays only for doctor's visits, hospital stays, and other care that helps prevent, treat or cure an illness or injury.
Disability Income Insurance	No	Replaces a portion of your lost income if you became disabled and are unable to work. Coverage usually ends by 60 or 65.
Medicare and Medicare Supplement	No	May pay limited amounts for skilled care following a hospital stay. It generally does not cover ongoing assistance with daily activities of daily living.
Government-sponsored programs may not cover your potential LTC needs.		
Medicaid	No	Pays for some long-term care services provided by government-selected facilities, 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.
Department of Veterans Affairs	No	Provides limited long-term care services with restrictions on who can receive them.
Long-Term Care Insurance is the ONLY type of insurance specifically designed to pay for the ongoing personal care needs of people who cannot independently care for themselves.		
Long-Term Care insurance	Yes	Pays for long-term care services provided in your home or in your choice of facilities depending on the type of policy purchased..

* This chart is for illustrative purposes only. Please speak with your insurance professional to find out what coverage is provided by your specific insurance plan(s)

- Relying on family to take care of you isn't your only option.** While your family would likely want to help, they may have children and career obligations that could make being your primary caregiver difficult. They also may not live close by. It could be comforting to them and you to know that you could rely on professional help for day-to-day activities.

LifeStage Advantage – Solutions for Every Stage of Life SM

Overview:

LifeStage Advantage is innovative, easy-to-understand long-term care insurance that's flexible enough to meet your needs and your budget at any stage of life. You can choose between two plans, Simple Advantage or Custom Advantage, that offer you a variety of options to design coverage that is best for you, based on your life stage.

Both of the LifeStage Advantage plans provide you with:

- Comprehensive coverage that pays for care provided in the setting of your choice.
- The choice of optional features to personalize your coverage to meet your specific needs.
- Personalized assistance from a MetLife Care Coordinator to help you access your benefits and care options at the time of claim.

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[\[Learn more about Care Coordinators\]](#) (click displays description – “MetLife employs a team of experienced health care professionals who are dedicated to helping you understand your coverage and coordinate your care. They can also help find services for uninsured family members.”)

[\[Read real examples of how MetLife’s Care Coordinators have helped policyholders\]](#) (click displays PDF of approved marketing piece).

Solutions for Every Stage of Life:

Learn about Simple Advantage^R if you are:

- [Just Starting Out](#) (links to Sonya case study)
- [In the Midst of a Busy Life](#) (links to Karen and David case study)

Learn about Custom AdvantageSM if you are:

- Almost Ready to Retire
- Already Enjoying Retirement

[Who is LifeStage Advantage designed for?](#)

[Learn about the plan and your coverage options](#)

[\[Get a cost estimate for your desired coverage\]](#)

[\[View the MetLife LTC LifeStage Advantage brochure for more product details.\]](#) (provides pdf of brochure in approved states.)

LifeStage Advantage – Solutions for Every Stage of LifeSM (Simple Advantage section)

Simple Advantage^R gives you the flexibility to get started now with a more affordable level of coverage and then add to it later – as often as every three years – without having to provide proof of good health. You choose an initial Total Benefit Amount between [\[\\$75,000 and \\$500,000\]](#) and then you can purchase increases up to a total of double your original amount.

[Learn about the plan and your coverage options](#)

Find out how Simple Advantage^R can work for you:

[Meet Sonya – Just Starting Out](#)

[Meet Karen and David – In the Midst of a Busy Life](#)

[\[Get a cost estimate for your desired coverage\]](#)

[\[View the MetLife LTC LifeStage Advantage brochure for more product details.\]](#) (provides pdf of brochure in approved states.)

ADF#1877.08(Rev0809)

LifeStage Advantage – Solutions for Every Stage of LifeSM (Custom Advantage Section)

Custom AdvantageSM helps you prepare for the potential cost of long-term care whenever you may need it – with your choice of Total Benefit Amounts from [\$75,000 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.

[Learn about the plan and your coverage options](#)

Find out how **Custom AdvantageSM** can work for you:

[Meet Tony – Almost Ready to Retire](#)

[Meet MaryAnn and Bob – Enjoying Their Retirement](#)

[\[Get a cost estimate for your desired coverage\]](#)

[View the [MetLife LTC LifeStage Advantage brochure](#) for more product details.] (provides pdf of brochure in approved states.)

Who is LifeStage Advantage For?

LifeStage Advantage offers solutions for every stage in life, providing flexibility based on your needs and budget. Click on the people below to see how LifeStage Advantage provided them with a solution.

[Meet Sonya – Just Starting Out](#)

[Meet Karen and David – In the Midst of a Busy Life](#)

[Meet Tony – Almost Ready to Retire](#)

[Meet MaryAnn and Bob – Enjoying Their Retirement](#)

[Learn about the plan and your coverage options](#)

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(Case Studies Section – Sonya, Karen and David, Tony, MaryAnn and Bob)

Just Starting Out – Meet Sonya

Sonya has a good paying job and is on a solid career path. She has begun to contribute to her 401(k) plan and is excited about building her career and saving up to buy a house.

Sonya is concerned about:

- Maintaining her independence if she were to become injured or ill
- Protecting the savings she’s put aside for retirement and a home purchase
- Taking steps now to include important protection strategies in her overall financial plan while she can likely take advantage of rates that are based on her age and good health status.

Her solution:

She purchases the Simple Advantage^R plan, which allows her to [StartSmart&BuildSM] under the Guaranteed Purchase Option. She selects an initial total benefit amount of [\$75,000] and monthly benefit amount of [\$3000]. Every three years, she purchases an additional [\$25,000] until she reaches a total coverage amount of [\$150,000].

Why it worked for her:

It gave her a way to get started with an affordable yet meaningful level of protection, while also offering the flexibility to increase her coverage over time.

[Learn how LifeStage Advantage can work for you](#)
[Get a cost estimate for your desired coverage](#)

In the Midst of a Busy Life – Meet Karen and David

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

Their concerns:

- 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 age and good health to buy insurance at a more favorable rate, but they don’t know if they can afford it.

Their solution:

They each purchase the Simple Advantage^R plan which allows them to [StartSmart&BuildSM] under the Guaranteed Purchase Option and select initial total benefit amounts of [\$200,000] each with a monthly benefit amount of [\$3000]. Every three years, they each purchase an additional [\$50,000] of coverage, until they both reach [\$400,000] in total coverage.

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.

[Learn how LifeStage Advantage can work for you](#)
[Get a cost estimate for your desired coverage](#)

Almost Ready to Retire - Meet Tony

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.

His concerns:

- 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 rising cost of care.

His solution:

- He purchases the **Custom Advantage**SM plan with a total benefit amount of [\$400,000] and a monthly benefit amount of [\$6000].
- He includes the 3% Automatic Compound Inflation rider because it best suits his budget and goals by increasing his coverage each year to keep up with the 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**.

Enjoying Their Retirement - Meet MaryAnn and Bob

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**SM plan and each select a Total Benefit Amount of [\$1 million], a monthly benefit amount of [\$9000] and no inflation protection.

Why it worked for them:

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

[Learn how LifeStage Advantage can work for you](#)
[Get a cost estimate for your desired coverage](#)

Plan and Coverage Options

STEP 1. Select a plan and the maximum benefit amounts.

Simple Advantage^{R*}

Total benefit amount

[\$75,000 to \$500,000]

Monthly benefit amount

[\$3,000 to \$6,000]

Custom AdvantageSM

Total benefit amount

[\$75,000 to \$1 million]

Monthly benefit amount

[\$3,000 to \$15,000]

* Remember, with Simple Advantage^R, you can purchase increases for a total of double your original Total Benefit Amount and Monthly Benefit Amount.

(Displays on rollover): The **Total Benefit Amount** is the maximum total amount of benefits that the policy will pay for covered LTC services during the life of the policy.)

(Displays on rollover: The **Monthly Benefit Amount** is the maximum total amount of benefits that the policy will pay for covered LTC services each month.)

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

Simple Advantage^R and Custom AdvantageSM

- [Do you want to be able to **use your spouse's benefits**?

[Learn about the Shared Care Rider](#)

By adding a **Shared Care Rider**, couples who have policies with identical coverage have the ability to share their total benefit amounts with each other. So if one person exhausts his/her benefits, he/she can begin using any can use the total benefit amount still available on the other person's policy.]

- [Do you want to keep some **coverage if you are unable to pay your premiums**?

[Learn about the Nonforfeiture Rider](#)

By adding the **Nonforfeiture Rider** to your coverage, you will have a reduced level of coverage if your policy cancels for non-payment, as long as the policy has been in effect for three years. Your total benefit amount for that reduced coverage will be either the total amount of premium you paid while the rider was in effect, or the monthly benefit amount, whichever is greater.]

- [Do you want to **receive cash payments**?

[Learn about the Cash Benefit Rider](#)

With the **Cash Benefit Rider**, you will receive the monthly benefit amount as a direct payment to you instead of as reimbursement for covered services, up to the total benefit amount. Receipts for covered services received do not need to be submitted as long as you are benefit eligible.]

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STEP 3. Decide whether you want to add a benefit increase option to keep up with the cost of care.

Custom AdvantageSM only

- **[Urban CPI]**

Automatically increases each year and is tied to the CPI. There is no additional corresponding increase in premium due to the automatic benefit increase.]

- **[Future Purchase Option]**

Automatically increases your coverage by 5% each year unless rejected in writing. The premium for the additional coverage is at your attained age. Option ceases if you reject two years in a row.]

- **[Tiered SolutionSM (Graded Automatic Annual Increase to Age 75)]**

Automatically increases your coverage by 5% up to and including the year in which you turn 60. Coverage will continue to increase by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

- **[3% Automatic Annual Increase]**

Automatically increases your coverage every year by 3%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

- **[5% Automatic Annual Increase]**

Automatically increases your coverage every year by 5%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

- **[No Benefit Increase Option]**

It's that simple.

Your Employer and MetLife

Take advantage of this opportunity to apply through your employer and receive:

- Premium discounts up to [35%] off standard rates
- A simple application process
- Portable coverage and discounts that stay with you even if you leave your employer
- **Eligible family members** can apply and may be eligible for similar discounts
- One-on-one consultation with a long-term care insurance professional

(Description upon mouse over: **Eligible family members** include: spouses (includes domestic partners and civil union partners, where permitted by state law), parents, grandparents (includes in-laws and step-parents/grandparents), and adult children.)

Your employer and MetLife have partnered together to help you put in place a more complete financial plan that includes the benefits of long-term care insurance. When selecting an insurer, your employer carefully screened and chose MetLife based on its experience, financial strength and commitment to its customers.

Your employer understands that MetLife helps people make conscious decisions about the future. While that can mean helping people plan for retirement, it also means helping them protect it.

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Learn about MetLife

MetLife has been helping people prepare for the “ifs” in life for more than [140] years. As a MetLife policyholder, you can expect to receive:

- **Prompt and reliable claims payment** – completed claims are generally paid on average within [10 business days] of receipt of all required information.
- **Outstanding customer service** – every MetLife claim recipient is surveyed about his or her experience, and [95%] rate MetLife as [“excellent” or “very good”] at claim time.¹
- **[Personalized service from a MetLife Care Coordinator** – MetLife Care Coordinators can help you understand your coverage and assist you with developing your plan of care, including finding care provider discounts in your area. They can also assist you in locating services for uninsured family members.]
- **Insights from the MetLife Mature Market Institute** – MetLife has established its position as an industry thought-leader by creating the MetLife Mature Market Institute, a widely respected resource for research and information on aging, retirement and long-term care issues.
- **[Read more about MetLife’s financial strength and reliability]**. (links to pdf of financial overview)

1. Results as reported from the proprietary “MetLife Quality Survey: Benefit Authorization Process” which is sent to all MetLife LTCI claim recipients.

How to Apply

You are taking an important step toward protecting your future. Owning long-term care insurance from MetLife helps you protect your savings and can offer you more choices in the event you need long-term care services. It’s an important piece of financial protection that can help you be prepared for the future.

Your Next Steps:

1. Discuss the benefits of long-term care insurance with your family.
2. Consider the advantages of applying now.
 - **[Potential premium discounts and streamlined application]**
 - Generally lower rates and better likelihood of eligibility at a younger age
3. Contact your **[MetLife Representative/Insurance Agent/Producer]** to review your options and apply for coverage.

(Callout box)

Contact your **[MetLife Representative/Insurance Agent/Producer]** to discuss which coverage options are best for you and your family.

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Home	About Long-Term Care Insurance	LifeStage Advantage	Your Employer and MetLife	How to Apply
Who is it for?	Plan and Coverage Options	Premium Calculator		

Calculate Your Premium

Before we start, please answer a few short questions.

Who will apply for coverage?* *Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

*Please Note- there are not joint policies. Premiums reflected are only for an individual policy. If your spouse applies for coverage and is accepted at the same time as you, then your 30% discount would already be reflected into the premium amount that you were given in addition to a 5% employer discount.

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You Applying Alone

Before we start, please answer a few short questions.

Who will apply for coverage?* *Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

About You

Age*:

First Name:

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

Both Applying

Before we start, please answer a few short questions.

Who will apply for coverage?*

*Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

About You

Age*:

First Name:

About Your Spouse

Age*:

First Name:

Start the Calculator

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

ADF#1877.08(Rev0809)

Spouse Applying Alone

Before we start, please answer a few short questions.

Who will apply for coverage?*

*Required Field

- You
- Your Spouse*
- Both

[Learn about the spousal discount \(1\)](#)

About Your Spouse/Partner

Age*:

First Name:

[Start the Calculator](#)

(1) Displays on Roll Over:

Premiums for your coverage will be subject to a 30% spousal discount if your spouse or domestic partner* is insured under an individual long-term care insurance policy issued by MetLife. The discount will apply to premium due after the latest of: your policy's original effective date; the date your spouse's or domestic partner's* policy initially became effective; or the date that we are notified of your eligibility for this discount. If your spouse or domestic partner's coverage ends for any reason other than his/her death or the exhaustion of the Total Benefit Amount under his/her policy, so will this discount.

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

Step 1. Select your plan and amount of coverage

- [Simple Advantage\(1\)](#)
- [Custom Advantage\(2\)](#)

Select [Monthly Benefit Amount\(3\)](#)

- [\\$3,000](#)
- [\\$4,500](#)
- [\\$6,000](#)
- [\\$9,000](#)
- [\\$12,000](#)
- [\\$15,000](#)

Select [Total Benefit Amount\(4\)](#)

- [\\$75,000](#)
- [\\$100,000](#)
- [\\$200,000](#)
- [\\$300,000](#)
- [\\$400,000](#)
- [\\$500,000](#)
- [\\$1,000,000*](#)

[\[*Cash Benefit Rider\(5\)\]](#) not available with \$1,000,000 Total Benefit Amount. |

Descriptions upon mouseover:

(1) **Simple Advantage^R** gives you the flexibility to get started now with a more affordable level of coverage and then add to it later – as often as every three years – without having to provide proof of good health. You choose an initial Total Benefit Amount between [\\$75,000 and \\$500,000](#) and then you can purchase increases up to a total of double your original amount

(2) **Custom AdvantageSM** helps you prepare for the potential cost of long-term care whenever you may need it – with your choice of total benefit amounts from [\\$75,000 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.

(3) Monthly Benefit Amount is the maximum total amount of benefits that the policy will pay for covered long-term care services each month.

(4) Total Benefit Amount is the maximum total amount of benefits that the policy will pay for covered long-term care services during the life of the policy.

(5) With the **Cash Benefit Rider**, you will receive the monthly benefit amount as a direct payment to you instead of as reimbursement for covered services, up to the total benefit amount. Receipts for covered services received do not need to be submitted as long as you are benefit eligible. |

Step 2. Decide whether you want any of the three Optional Benefit Riders

[Your Progress:

Step 1:]

▪ [Shared Care Rider

By adding a **Shared Care Rider**, couples who have policies with identical coverage have the ability to share their total benefit amounts with each other. So if one person exhausts his/her benefits, he/she can begin using any can use the total benefit amount still available on the other person's policy.]

▪ [Nonforfeiture Rider

By adding the **Nonforfeiture Rider** to your coverage, you will have a reduced level of coverage if your policy cancels for non-payment, as long as the policy has been in effect for three years. Your total benefit amount for that reduced coverage will be either the total amount of premium you paid while the rider was in effect, or the monthly benefit amount, whichever is greater.]

▪ [Cash Benefit Rider

With the **Cash Benefit Rider**, you will receive the monthly benefit amount as a direct payment to you instead of as reimbursement for covered services, up to the total benefit amount. Receipts for covered services received do not need to be submitted as long as you are benefit eligible.]

Continue

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Step 3. Select one Benefit Increase Option

[Your Progress:

Step 1:

Step 2:]

▪ [Future Purchase Option

Automatically increases your coverage by 5% each year unless rejected in writing. The premium for the additional coverage is at your attained age. Option ceases if you reject two years in a row.]

▪ [3% Automatic Annual Increase

Automatically increases your coverage every year by 3%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

▪ [5% Automatic Annual Increase

Automatically increases your coverage every year by 5%. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

▪ [Tiered SolutionSM (Graded Automatic Annual Increase to Age 75)

Automatically increases your coverage by 5% up to and including the year in which you turn 60. Coverage will continue to increase by 3% up to and including the year in which you turn 75. Your initial premiums will be higher, but there is no corresponding increase in premiums due to the automatic benefit increases.]

▪ [I do not want a Benefit Increase Option]

Continue

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Premium Results

Below are the results of your premium calculations.

Your
Premiums

	Plan 1 Edit Remove	Plan 2	Features included in each plan: <ul style="list-style-type: none"> ✓ [100% of Monthly Benefit Amount for care at home or away from home.] ✓ [100 Calendar Day Elimination Period] ✓ [Return of Premium on Death up to age 70] ✓ [50 Days of Bed Reservation per year] ✓ [Needs Assessment and Ongoing Care Advisory Services]
Age	[51]	Add a new quote to compare> (compare up to three)	
Plan	[Custom Advantage]		
Riders	[Shared Care Nonforfeiture]		
Increase Options	[3% Automatic Annual Increase]		
Monthly Benefit	[\$6,000]		
Total Benefit	[\$300,000]		
Your Monthly	[\$300]		

You may also...

- [Clear all of you calculated premiums and start over >](#)
- [View all calculated premiums in print-friendly format >](#)

*Premiums quoted are monthly premiums. Premiums can be paid less frequently. There is a savings for less frequent payments. Consult with your [MetLife Representative/Insurance Agent/Producer] for more information.

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Premium Results

Below are the results of your premium calculations.

Your Premiums	You spouse or partners premiums	
	Plan 1 Edit Remove	Plan 2
Age	[51]	Add a new quote to compare> (compare up to three)
Plan	[Custom Advantage]	
Riders	[Shared Care Nonforfeiture]	
Increase Options	[3% Automatic Annual Increase]	
Monthly Benefit	[\$6,000]	
Total Benefit	[\$300,000]	
Your Monthly	[\$300]	
Features included in each plan: <ul style="list-style-type: none"> ✓ [100% of Monthly Benefit Amount for care at home or away from home.] ✓ [100 Calendar Day Elimination Period] ✓ [Return of Premium on Death up to age 70] ✓ [50 Days of Bed Reservation per year] ✓ [Needs Assessment and Ongoing Care Advisory Services] 		

You may also...

- [Clear all of you calculated premiums and start over >](#)
- [Go to Step 1 to calculate premium for spouse >](#)
- [View all calculated premiums in print-friendly format >](#)

*Premiums quoted are monthly premiums. Premiums can be paid less frequently. There is a savings for less frequent payments. Consult with your [MetLife Representative/Insurance Agent/Producer] for more information.

ADF#1877.08(Rev0809)

Premium Results

Below are the results of your premium calculations.

Your Premiums

Your spouses premium

You have not yet calculated a premium for your spouse.*

[Begin Step 1 for spouse's plan >](#)

Your calculated premiums will still be available in the results.

[View your calculated premiums >](#)

*Spouse may include Domestic Partner or Civil Union where permitted by state law. Not permissible in [ID, KS, LA, or SD].

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Below are the calculated premium quotes based on the plans and coverage that you have chosen.*

Your plans and coverage:

	Plan 1	Plan 2	Plan3
Age	[51]	[51]	[51]
Plan	[Custom Advantage]	[Simple Advantage]	[Simple Advantage]
Riders	[Shared Care Nonforfeiture]	[Shared Care Nonforfeiture]	[Shared Care Nonforfeiture]
Increase Option	[3% Automatic Annual Increase]	[Not Applicable]	[Not Applicable]
Monthly Benefit	[\$6,000]	[\$3,000]	[\$3,000]
Total Benefit	[\$300,000]	[\$200,000]	[\$300,000]
Your monthly Premium	[\$300]	[\$300]	[\$300]

Your spouse's plan and coverage

	Plan 1	Plan 2
Age	[46]	[46]
Plan	[Custom Advantage]	[Simple Advantage]
Riders	[Shared Care Nonforfeiture]	[Shared Care Nonforfeiture]
Increase Option	[3% Automatic Annual Increase]	[Not Applicable]
Monthly Benefit	[\$6,000]	[\$3,000]
Total Benefit	[\$300,000]	[\$200,000]
Your monthly Premium	[\$290]	[\$280]

Features included in each plan:

- ✓ [100% of Monthly Benefit Amount for care at home or away from home.]
- ✓ [100 Calendar Day Elimination Period]
- ✓ [Return of Premium on Death up to age 70]
- ✓ [50 Days of Bed Reservation per year]
- ✓ [Needs Assessment and Ongoing Care Advisory Services]

Your Next Steps

1. Discuss the benefits of long-term care insurance with your family.
2. Consider the advantages of applying now:
 - Available discounts and streamlined application
 - Generally lower rates and better likelihood of eligibility at a younger age.
3. Contact your [MetLife Representative/Insurance Agent/Producer] to review you options and apply for coverage.

*Premium rates include discounts based upon the information that you provided. Premium amounts correspond with the benefit amounts selected.

For more information, visit [URI, HERE]

What's Not Covered under the Value, Ideal, and Facilities-Only Policies: ^(a)

No payment will be made for any of the following:

1. Treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a physician.
2. Any care received while in a hospital, except in a unit specifically designated as a nursing home or hospice facility.
3. Any injury or sickness that results from:^(b)
 - a. Any war, or act of war (whether declared or undeclared); or
 - b. Participation in a felony, riot, or insurrection.
4. Any intentionally self-inflicted injury.
5. Services, other than supportive services,^(c) performed by a member of the insured's immediate family.
6. Any care or services received outside the United States and its territories, except as described in the International coverage section of the policy.
7. Any service or supply to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance or co-payment amount. This exclusion will not apply where Medicare is the secondary payer under applicable law.
8. Treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medicaid); or services for which no charge is normally made in the absence of insurance.

What's not covered under the Premier Policy: ^(a)

No payment will be made for any of the following:

1. Any injury or sickness that results from:^(b)
 - a. Any war, or act of war (whether declared or undeclared); or
 - b. Participation in a felony, riot, or insurrection.
2. Any intentionally self-inflicted injury.

These exclusions may not apply in all states, and may vary, depending on the state in which you live at the time of policy issue or the policy you select. The policy you receive once you are insured will contain the exact exclusions for your state. If you move to another state, the state guidelines where the policy was originally purchased will apply.

(a) Riders may contain additional limitations.

(b) In Oklahoma, exclusion is as follows:

Any injury or sickness that results from:

- a. Any war, or act of war (whether declared or undeclared, while serving in the military service or any auxiliary unit attached thereto); or
- b. Participation in a felony, riot, or insurrection.

(c) For Value and Facilities-Only policies, exclusion is as follows: Services performed by a member of the insured's your immediate family.

Subject to state availability, this long-term care (“LTC”) insurance solicitation describes coverage offered by Metropolitan Life Insurance Company (“MetLife”) individual Long-Term Care (“LTC”) Insurance coverage is offered by the following MetLife policies: LTC2007. In some states, these identifiers 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. Call me about complete costs and details.

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: I09-19 Website Content						
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #						
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	LTC031 Individual Long-Term Care Insurance					
10.	Product Coding Matrix Matix Filing Code	LTC031.001 - Qualified					

11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> RATES <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATES: _____ Please explain: SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
12.	Filing Submission Date	September 4, 2009
13.	Filing Fee (If required)	Amount \$25.00 . _____ Check Date <u>See EFT</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>See EFT</u>
14.	Date of Domiciliary Approval	NA New York does not require LTCI advertising to be filed.
15.	Filing Description:	INDIVIDUAL LONG-TERM CARE INSURANCE ADVERTISING MATERIAL(S) PLEASE SEE COVER LETTER

View Complete Filing Description

16.	Certification (If required)
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of <u>ARKANSAS</u></p> <p>Print Name <u>Mary J. Rinaldi</u> Title: <u>Consultant-Compliance/Marketing/AD</u></p> <p>Original Signature <u><i>Mary J. Rinaldi</i></u> Date <u>September 4, 2009</u></p>	

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I09-19 Website Content
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replace Form Number
	Description			Previous State Filing Number
01	LifeStage Advantage Website Content	ADF#1877.08 (Rev0809)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other	ADF#1877.08 META-125845721
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	

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