

SERFF Tracking Number: META-126637406 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 45763
Company Tracking Number: I10-06
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCl Advertising
Project Name/Number: Individual LTCl Advertising/I10-06

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual LTCl Advertising SERFF Tr Num: META-126637406 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 45763
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I10-06 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer
Author: Cherise Crittenden Disposition Date: 06/04/2010
Date Submitted: 05/25/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Individual LTCl Advertising Status of Filing in Domicile: Authorized
Project Number: I10-06 Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 06/04/2010 Explanation for Other Group Market Type:
State Status Changed: 06/04/2010

Deemer Date:
Submitted By: Cherise Crittenden Created By: Cherise Crittenden
Filing Description: Corresponding Filing Tracking Number:
Commissioner of Insurance
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Company Filing No. I10-06

SERFF Tracking Number: META-126637406 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 45763
Company Tracking Number: I10-06
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: Individual LTCI Advertising/I10-06

Advertising Form Number Brief Description of Advertising Material
ADF#1929.10 LTCI Selector Outputs

Dear Sir/Madam

We enclose for filing electronic copies of the Individual long-term care advertising material described above. The materials are intended for use with the following approved individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR approved by your Department on January 13, 2005 and LTC2007 AR approved on August 17, 2007.

The advertising material is new and does not replace materials previously filed with your Department. This advertising material is to be used with the client as a starting point for a conversation about Long-Term Care Insurance. This will help give the client get a better understanding of how much insurance and which plan design may be appropriate for them. They are to be used in conjunction with the LSA product illustrations.

We consider the material Invitation to Inquire advertisement.

This electronic submission includes the following:

- the advertisement
- the NAIC form
- an explanation of variables identifying how the variable material will be modified
- this letter
- See the EFT Transmittal for the \$50.00 filing fee.

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

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

Company and Contact

Filing Contact Information

Cherise Crittenden, Consultant-Compliance ccrittenden@metlife.com
MKTG
57 Green Farms Road 203-221-6594 [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

SERFF Tracking Number: META-126637406 State: Arkansas
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 Company Tracking Number: I10-06
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual LTCl Advertising
 Project Name/Number: Individual LTCl Advertising/I10-06
 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: \$50.00
 Retaliatory? No
 Fee Explanation: 1 adv x \$50.00 = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$50.00	05/25/2010	36800933

SERFF Tracking Number: META-126637406 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/04/2010	06/04/2010

SERFF Tracking Number: *META-126637406* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *45763*
Company Tracking Number: *I10-06*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual LTCI Advertising*
Project Name/Number: *Individual LTCI Advertising/I10-06*

Disposition

Disposition Date: 06/04/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-126637406 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 45763
 Company Tracking Number: I10-06
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual LTCI Advertising
 Project Name/Number: Individual LTCI Advertising/I10-06

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Supporting Document	NAIC Form		Yes
Supporting Document	Explanation of variables		Yes
Form	LTC Selector Outputs		Yes

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Form Schedule

Lead Form Number: ADF#1929.10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1929.10	Advertising	LTC Selector Outputs	Initial			LTC.Selector.Output.Sample.FINAL.Brackets.pdf

MetLife Long-Term Care Insurance SelectorSM

PATENT PENDING



MetLife[®]



Prepared for: [Sample] [Client]
[& [Sample] [Spouse]]

Prepared by: [Sample] [Agent]
[123456787890]
[123 Fake St.]
[Address Line 2]
[Address Line 3]
[Anytown], [AL] [00000]

Prepared: [01:23:45 PM 5/11/2010]

Metropolitan Life Insurance Company (MetLife)		
For Presentation in [AL]	Page [1] of [21]	New York, NY 10166
ADF#1929.10	V[71.008]	L04100100613[exp0411][All States][DC]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]
[& [Sample] [Spouse] Age [45]]

The MetLife Long-Term Care Insurance Selector (SM) can help establish a starting point for discussion about your long-term care insurance needs by considering your personal preferences and family situation in arriving at an amount of coverage and plan design that might be right for you in light of your age and the cost of long-term care. Of course, there are other important factors such as your income and assets, but answering a few questions about personal preferences regarding long-term care can help as you begin to make decisions about how to address the potentially significant expense of long-term care.

Long-Term Care Insurance

It's important to make the most of your resources in retirement, especially now that people are living longer. Should you need long-term care later on, you will want to feel confident that you can receive the care you need without having to rely only on your loved ones.

MetLife can help, offering long-term care insurance (LTCI) plans to provide financial support which can help you obtain quality long-term care when you need it. With an LTCI policy, you and your loved ones can have confidence, knowing they won't have to assume sole financial or personal responsibility for the long-term care that's right for you. And, by putting a plan in place now, you can be more confident that your other retirement savings will be used as you intended.

How Much is Enough?

The cost of long-term care can vary significantly based on where you live. We will use the cost of care in your area – or where you plan to retire – as a starting point, as we put together a plan that can be customized to your needs.

A long-term care experience can consist of receiving care in different settings: your home, an assisted-living facility or a nursing home. We will consider these settings as we look at the estimated Total Cost of Care and average monthly Cost of Care in your area. The Total Cost of Care is a blended number based on industry claims data and the MetLife Mature Market Institute cost of care data. We will also look at the average monthly Cost of Care in your area which is based on nursing home care, as this type of care tends to be the most expensive.

First, we will identify the geographic area where you live now or where you plan to retire. Then we will narrow down an amount of coverage and a policy design for your consideration. The table below shows the Estimated Total Cost of a Long-Term Care Experience* and the Average Monthly Cost of Care** for the area where you currently live or plan to retire.

State	Area	Average Monthly Cost of Home Health Care**	Estimated Total Cost of Services*
[Alabama]	[Birmingham]	[\$4,800]	[\$114,252]

[*Estimated Total Cost of Services is weighted based on 2007 actual industry claims cited from the 2008 Sourcebook for Long-Term Care Insurance Information, Published by the American Association for Long-Term Care Insurance. The average cost of home care and nursing home care is based on The MetLife Mature Market Institute, "Long-Term Care Costs Market Survey: The MetLife Market Survey of Nursing Homes, Assisted Living, Adult Day Services, and Home Care Costs," October 2009. The following factors from these sources were used in the calculations: home care cost is weighted at 26%, nursing home cost is weighted at 55%, and a blend of both home care and nursing home care costs is weighted at 19%. Home care is based on 5 1/2 hours of services per day for 304 days; nursing home care is based on 876 days of service.]

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



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

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

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

[Sample]’s Preferences:

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

	Response to Questions				
	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
Relying on family and friends.					
Allocating retirement income and assets from long-term care expenses.					
Owning less coverage than necessary with the right to increase later.					



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Simple Advantage

Simple Advantage can give you an easy way to get started with a long-term care insurance policy. This plan gives you the flexibility to increase your coverage amount to as much as double your original total benefit amount, up to age 65, as long as you are not benefit eligible. Over time, inflation can have an impact on the value of your money. For example, a \$3,000 monthly benefit a few years from now will likely pay for fewer services than it would today. This plan comes with the option to increase the amount of coverage in the future without additional underwriting, but unlike the Custom Advantage plan, does not come with an option designed to specifically address the impact of inflation.

- You may prefer a Total Benefit Amount equal to the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses.
- You may be willing to consider a Monthly Benefit Amount less than the average cost of care in you area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services. A lower Monthly Benefit Amount may provide less flexibility for the type of care you receive and may require you to pay more out-of-pocket for your expenses.

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Guaranteed Purchase Option (GPO)

- Automatically included in the Simple Advantage plan.
- The GPO is not available while the insured is eligible for benefits.
- The premium will increase based on the amount of additional coverage purchased (minimum of 25% of initial coverage must be purchased each time the GPO is exercised), as well as your age and the rates in effect on the effective date of the increase.
- If you reject the GPO increase twice in a row, the GPO will be dropped.
- GPO is not available with Ten-Year Premium Payment Rider.
- Premiums for GPO rider end at age 65.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$300.27]
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Simple Advantage

Simple Advantage can give you the flexibility to have coverage now and to purchase additional coverage (up to double the initial coverage), with no additional underwriting, every three years until reaching age 65. Over time, inflation can have an impact on the value of your money. For example, a \$3,000 monthly benefit a few years from now will likely pay for fewer services than it would today. This plan comes with the option to increase the amount of coverage in the future without additional underwriting, but unlike the Custom Advantage plan, does not come with an option designed to specifically address the impact of inflation.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Guaranteed Purchase Option (GPO)

- Automatically included in the Simple Advantage plan.
- The GPO is not available while the insured is eligible for benefits.
- The premium will increase based on the amount of additional coverage purchased (minimum of 25% of initial coverage must be purchased each time the GPO is exercised), as well as your age and the rates in effect on the effective date of the increase.
- If you reject the GPO increase twice in a row, the GPO will be dropped.
- GPO is not available with Ten-Year Premium Payment Rider.
- Premiums for GPO rider end at age 65.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

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Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to help protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation

- You may prefer a Total Benefit Amount equal to the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses.
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Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you initially purchase long-term care insurance and when care may be needed. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
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Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation. Please keep in mind, depending on your budget and other competing financial priorities - or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future - you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
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Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

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[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
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Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

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Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation.

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Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

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[Sample]'s Preference	
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Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

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Monthly Benefit Amount	[\$3,000]
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[Sample]'s Preference	
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& [Sample] [Spouse] Age [45]

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Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
------------------------------	-------------------

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation.

- You may prefer a Total Benefit Amount equal to the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses.
- You may be willing to consider a Monthly Benefit Amount less than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services. A lower Monthly Benefit Amount may provide less flexibility for the type of care you receive and may require you to pay more out-of-pocket for your expenses.

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
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Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation. Please keep in mind, depending on your budget and other competing financial priorities - or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future - you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
------------------------------	-------------------

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation. Please keep in mind, depending on your budget and other competing financial priorities - or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future - you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount higher than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care. A higher Monthly Benefit Amount may provide greater flexibility for the type of care you receive.

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
------------------------------	-------------------

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

[[Sample]'s Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount higher than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care. A higher Monthly Benefit Amount may provide greater flexibility for the type of care you receive.

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample]'s Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree]
Inflation Protection	[Future Purchase Option (FPO)]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94]
------------------------------	-------------------

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Optional Benefits to Consider

<p>[Shared Care Rider]</p>	<p>[The Shared Care Rider allows you and your covered partner* to “share” each other’s Total Benefit Amount if necessary. If you or your covered partner exhausts the total benefit amount under the policy, then you or your covered partner may receive benefits (other than the benefit for needs assessment) under the other partner’s policy without satisfying any additional elimination period. If one covered partner dies, the surviving partner can use the balance of the deceased’s Total Benefit Amount at no extra cost.</p> <ul style="list-style-type: none"> • Under the Custom Advantage plan, a Total Benefit Amount that’s transferred from one covered partner to the other will inflate with the Automatic Compound Inflation: options 5% or 3%. This is not the case with the Future Purchase Option or when used with the Simple Advantage plan. • Policies of both covered partners must be identical at all times. • The Shared Care Rider may be added at any time, subject to additional underwriting. <p>* State variations may apply **Covered partners include Spouses, Domestic and Civil Union Partners, where permitted by law.]</p>
<p>Nonforfeiture Rider</p>	<p>If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to “paid-up” status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a “paid-up” policy, your total benefit amount will be adjusted so that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.</p> <ul style="list-style-type: none"> • The total benefits you will be paid will not exceed the Total Benefit Amount that was in effect immediately prior to the nonforfeiture date. • This rider must be in effect for three consecutive years, as well as on the date when the policy ends. • This rider is only available at the time of the initial application.



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Alternate Potential Policy Design

In the event you would like to consider a potential policy design other than the one arrived at via the selector process, here is an alternate potential policy design that you may want to consider as a starting point to begin a discussion about all policy options. Please note that if the potential policy design arrived at via the selector process was a Custom Advantage plan, this alternate potential policy design represents a Simple Advantage plan with slightly lower benefit amounts than the potential policy design arrived at via the selector process, which results in a lower premium amount. If the potential policy design arrived at via the selector process was a Simple Advantage plan, this alternate policy design represents a Custom Advantage plan with the same benefit amounts as the potential policy design arrived at via the selector process, but also with a rider which provides a level of automatic inflation protection not available with a Simple Advantage plan.

Initial Potential Policy Design:

[Simple Advantage]

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]
Inflation Protection	[Guaranteed Purchase Option (GPO)]
Initial Total Annual Premium: <i>(based on potential policy design, Standard Health rating appropriate discounts)</i>	[\$300.27]

Alternate Potential Policy Design:

[Custom Advantage]

Monthly Benefit Amount	[\$3,000]
Total Benefit Amount	[\$100,000]
Inflation Protection	[Future Purchase Option (FPO)]
Initial Total Annual Premium <i>(based on potential policy design, Standard Health rating appropriate discounts)</i>	[\$288.94]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]
[& [Sample] [Spouse] Age [45]]

The [Alabama] Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [Alabama] qualify for the [Alabama] Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [Alabama]'s Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [INPUT_XXX_STATE] residents as [INPUT_XXX_STATE] Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

if the insured is less than age 61 on the initial effective date of the policy, the policy must include: The 5% Automatic Compound Inflation Protection Rider, the 3% Automatic Compound Inflation Protection Rider, or the Tiered SolutionSM (Graded Automatic Annual Increase Through Age 75) Rider.

- **if the insured is at least age 61 but less than 76 on the initial effective date of the policy**, the policy must include: The 5% Automatic Compound Inflation Protection Rider, the 3% Automatic Compound Inflation Protection Rider, or the Tiered SolutionSM (Graded Automatic Annual Increase Through Age 75) Rider.
- **if the insured is age 76 or older on the initial effective date of the policy**, no inflation protection is required (the policy is not required to include a rider to increase benefits).

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [Alabama] and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [Alabama] Department of Health and Welfare.]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as "LIMITATIONS & EXCLUSIONS" and they VARY BY STATE.

Below are the "LIMITATIONS & EXCLUSIONS" that are applicable in most states. For the "LIMITATIONS & EXCLUSIONS" that are applicable in your state, refer to the "OUTLINE OF COVERAGE" that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:

- treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;
- any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;
- any injury or sickness that results from:
 - any war, or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection; or
 - any intentionally self-inflicted injury;
- services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;
- any care or services received outside of the United States, except as described in the International Benefit section;
- any service or item 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 secondary payer under applicable law;
- 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.

Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

Coordination With Other MetLife Coverages

Date Prepared: [01:23:45 PM 5/11/2010]

Page [20] of [21]

L04100100613[exp0411][All States][DC]

Version: [71.008]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;]

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number: LTC2007-MI (0109). In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

No part of the *Peanuts* material may be copied, reproduced, used, or performed in any form (graphic, electronic, or mechanical, including photocopying, recording, taping or information storage and retrieval systems) for any purpose without the express written permission of United Features Syndicate, Inc.

The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this long term care. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular sets of facts and circumstances.

If this is a ForeSight illustration (MLI) and MetWins (Dist :LTC only, MLI, MLIIDN, MLYNCH) then
Use Font: Arial 9 for text:

- | |
|--|
| <ul style="list-style-type: none"> • Not a Deposit or Other Obligation of Bank • Not FDIC-Insured • Not Insured by Any Federal Government Agency • Not Issued, Guaranteed or Underwritten by Bank or FDIC • Policy is an Obligation of the issuing insurance company • Not a Condition to the Provision or Term of any Banking Service or Activity |
|--|

Endif]

SERFF Tracking Number: META-126637406 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 45763
Company Tracking Number: I10-06
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: Individual LTCI Advertising/I10-06

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: AR_Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: NAIC Form Comments: Attachment: AR_NAIC_LA&H Transmittal.pdf		

	Item Status:	Status Date:
Satisfied - Item: Explanation of variables Comments: Attachment: EOV.LTC.Selector.FINAL.Brackets.pdf		

Metropolitan Life Insurance Company
57 Greens Farms Road, Westport, CT 06880
Tel 203 221-6594 Fax 203 221-6573
ccrittenden@metlife.com



Cherise Crittenden
Long-Term Care

May 19, 2010

Commissioner of Insurance
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Company Filing No. **I10-06**

Advertising Form Number	Brief Description of Advertising Material
ADF#1929.10	LTCI Selector Outputs

Dear Sir/Madam

We enclose for filing electronic copies of the Individual long-term care advertising material described above. The materials are intended for use with the following approved individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR approved by your Department on January 13, 2005 and LTC2007 AR approved on August 17, 2007.

The advertising material is new and does not replace materials previously filed with your Department. This advertising material is to be used with the client as a starting point for a conversation about Long-Term Care Insurance. This will help give the client get a better understanding of how much insurance and which plan design may be appropriate for them. They are to be used in conjunction with the LSA product illustrations.

We consider the material Invitation to Inquire advertisement.

This electronic submission includes the following:

- the advertisement
- the NAIC form
- an explanation of variables identifying how the variable material will be modified
- this letter
- See the EFT Transmittal for the \$50.00 filing fee.

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

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

Sincerely

Cherise Crittenden
Consultant-Compliance/Mtkg-AD

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	ARKANSAS
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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 Rd Westport, CT 06881-9909	New York	A&H	241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Cherise Crittenden Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Rd Westport, CT 06881-9909	203.221.6594	203.221.6573	ccrittenden@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): _____
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6.	Company Tracking Number	I10-06
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
-----------	--	-----------------------

8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise	
		Group	<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 (TOI)	LTC031 Individual Long-Term Care Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	LTC031.001 - Qualified
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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/Enrollment <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: 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: _____
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12.	Filing Submission Date	May 20, 2010
13	Filing Fee (If required)	Amount <u> \$50.00 </u> Check Date <u> EFT </u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u> 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)	
<p>PLEASE SEE COVER LETTER</p>		

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>ARKANSAS</u>.</p>		
Print Name <u> Cherise Crittenden </u>		Title <u> Consultant-Compliance Mtkg/AD </u>
Signature <u> Cherise Crittenden </u>		Date: <u> May 20, 2010 </u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I10-06
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	LTCI Selector Outputs	ADF#1929.10	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
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 _____	

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 indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

LH RFA-1

MetLife Long-Term Care Insurance SelectorSM

PATENT PENDING



MetLife[®]



Prepared for: **[Sample]**This is the Client's first name as entered in the GUI **[Client]**This is the Client's last name as entered in the GUI
[& [Sample]This is the Spouse/Resident's name as entered in the GUI **[Spouse]**This is the Spouse/Resident's name as entered in the GUI]This entire line will not print unless a Spouse/Resident has been entered in the GUI

Prepared by: **[Sample]**This is the Agent's first name as entered in the GUI **[Agent]**This is the Agents last name as entered in the GUI
[123456787890]This is the Agent's license number as entered in the GUI
[123 Fake St.]This is the first line of the Agent's address as entered in the GUI
[Address Line 2]This is the second line of the Agent's address as entered in the GUI, if nothing is entered then nothing will print
[Address Line 3]This is the third line of the Agent's address as entered in the GUI, if nothing is entered then nothing will print
[Anytown]This is the town from the Agent's address as entered in the GUI, **[AL]**This is the state from the Agent's address as entered in the GUI **[00000]**This is the zip code from the Agent's address as entered in the GUI

Prepared: **[01:23:45 PM 5/11/2010]**This is the date and time that the illustration was generated.

Metropolitan Life Insurance Company (MetLife)		
For Presentation in [AL]	Page [1] of [38]	New York, NY 10166
ADF#1929.10	V [71.008]	L04100100613[exp0411][All States][DC]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 2---

The MetLife Long-Term Care Insurance Selector (SM) can help establish a starting point for discussion about your long-term care insurance needs by considering your personal preferences and family situation in arriving at an amount of coverage and plan design that might be right for you in light of your age and the cost of long-term care. Of course, there are other important factors such as your income and assets, but answering a few questions about personal preferences regarding long-term care can help as you begin to make decisions about how to address the potentially significant expense of long-term care.

Long-Term Care Insurance

It's important to make the most of your resources in retirement, especially now that people are living longer. Should you need long-term care later on, you will want to feel confident that you can receive the care you need without having to rely only on your loved ones.

MetLife can help, offering long-term care insurance (LTCI) plans to provide financial support which can help you obtain quality long-term care when you need it. With an LTCI policy, you and your loved ones can have confidence, knowing they won't have to assume sole financial or personal responsibility for the long-term care that's right for you. And, by putting a plan in place now, you can be more confident that your other retirement savings will be used as you intended.

How Much is Enough?

The cost of long-term care can vary significantly based on where you live. We will use the cost of care in your area – or where you plan to retire – as a starting point, as we put together a plan that can be customized to your needs.

A long-term care experience can consist of receiving care in different settings: your home, an assisted-living facility or a nursing home. We will consider these settings as we look at the estimated Total Cost of Care and average monthly Cost of Care in your area. The Total Cost of Care is a blended number based on industry claims data and the MetLife Mature Market Institute cost of care data. We will also look at the average monthly Cost of Care in your area which is based on nursing home care, as this type of care tends to be the most expensive.

First, we will identify the geographic area where you live now or where you plan to retire. Then we will narrow down an amount of coverage and a policy design for your consideration. The table below shows the Estimated Total Cost of a Long-Term Care Experience* and the Average Monthly Cost of Care** for the area where you currently live or plan to retire.

State	Area	Average Monthly Cost of Home Health Care**	Estimated Total Cost of Services*
[Alabama] This is the state that the Client (and Spouse/Resident, if entered) plan to retire in as entered in the GUI.	[Birmingham] This is the area of the Retirement State that the Client (and Spouse/Resident, if entered) plan to retire in as entered in the GUI	[\$4,800] This is the Average cost of Monthly Care for the Client (and Spouse/Resident, if entered) in the retirement state and area selected in the GUI	[\$114,252] This is the Average Total cost of Care for the Client (and Spouse/Resident, if entered) in the retirement state and area selected in the GUI

[*Estimated Total Cost of Services is weighted based on 2007 actual industry claims cited from the 2008 Sourcebook for Long-Term Care Insurance Information, Published by the American Association for Long-Term Care Insurance. The average cost of home care and nursing home care is based on The MetLife Mature Market Institute, "Long-Term Care Costs Market Survey: The MetLife Market Survey of Nursing Homes, Assisted Living, Adult Day Services, and Home Care Costs," October 2009. The following factors from these sources were used in the calculations: home care cost is weighted at 26%, nursing home cost is weighted at 55%, and a blend of both home care and nursing home care costs is weighted at 19%. Home care is based on 5 1/2 hours of services per day for 304 days; nursing home care is based on 876 days of service.] 2007 actual industry claims cited from the 2008 Sourcebook for Long-Term Care Insurance Information may change based on availability of study



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

[**Average Monthly Cost of Care is based on the cost for Nursing Home Care, as this is generally the most expensive level of care.] [Cost for Nursing Home Care may change based on availability of study](#)

---End Page 2---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]

---Begin Page 3---

This page will always be printed once for the Client but will be printed a second time for the Spouse/Resident if one is entered in the GUI.

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

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

[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's **Preferences:**

1. I am comfortable relying on family or friends who live nearby to provide and/or coordinate care in the event I needed help.	[Strongly Agree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to the first question as entered in the GUI
2. I am comfortable allocating a portion of my retirement income and assets to help pay for any long-term care expenses I may incur.	[Strongly Agree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to the second question as entered in the GUI
3. I am comfortable having less coverage today than I may ultimately need as long as I have the right to increase my coverage in the future.	[Agree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to the third question as entered in the GUI

The graph below will have the cell shaded that corresponds to the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to the first 3 questions as entered in the GUI.

	Response to Questions				
	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
Relying on family and friends.					
Allocating retirement income and assets from long-term care expenses.					
Owning less coverage than necessary with the right to increase later.					

---End Page 3---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4A---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$3,000, \$4,500, or \$6,000, an age of 18 – 61, and a score of 3 – 5 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Simple Advantage

Simple Advantage can give you an easy way to get started with a long-term care insurance policy. This plan gives you the flexibility to increase your coverage amount to as much as double your original total benefit amount, up to age 65, as long as you are not benefit eligible. Over time, inflation can have an impact on the value of your money. For example, a \$3,000 monthly benefit a few years from now will likely pay for fewer services than it would today. This plan comes with the option to increase the amount of coverage in the future without additional underwriting, but unlike the Custom Advantage plan, does not come with an option designed to specifically address the impact of inflation.

- You may prefer a Total Benefit Amount equal to the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses.
- You may be willing to consider a Monthly Benefit Amount less than the average cost of care in you area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services. A lower Monthly Benefit Amount may provide less flexibility for the type of care you receive and may require you to pay more out-of-pocket for your expenses.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Guaranteed Purchase Option (GPO)

- Automatically included in the Simple Advantage plan.
- The GPO is not available while the insured is eligible for benefits.
- The premium will increase based on the amount of additional coverage purchased (minimum of 25% of initial coverage must be purchased each time the GPO is exercised), as well as your age and the rates in effect on the effective date of the increase.
- If you reject the GPO increase twice in a row, the GPO will be dropped.
- GPO is not available with Ten-Year Premium Payment Rider.
- Premiums for GPO rider end at age 65.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$300.27] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

Date Prepared: [01:23:45 PM 5/11/2010]

Page [5] of [38]

L04100100613[exp0411][All States][DC]

Version: [71.008]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

---End Page 4A---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4B---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$3,000, \$4,500, or \$6,000, an age of 18 – 61, and a score of 6 – 9 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Simple Advantage

Simple Advantage can give you the flexibility to have coverage now and to purchase additional coverage (up to double the initial coverage), with no additional underwriting, every three years until reaching age 65. Over time, inflation can have an impact on the value of your money. For example, a \$3,000 monthly benefit a few years from now will likely pay for fewer services than it would today. This plan comes with the option to increase the amount of coverage in the future without additional underwriting, but unlike the Custom Advantage plan, does not come with an option designed to specifically address the impact of inflation.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Guaranteed Purchase Option (GPO)

- Automatically included in the Simple Advantage plan.
- The GPO is not available while the insured is eligible for benefits.
- The premium will increase based on the amount of additional coverage purchased (minimum of 25% of initial coverage must be purchased each time the GPO is exercised), as well as your age and the rates in effect on the effective date of the increase.
- If you reject the GPO increase twice in a row, the GPO will be dropped.
- GPO is not available with Ten-Year Premium Payment Rider.
- Premiums for GPO rider end at age 65.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$300.27] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
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Arial, 11



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4B---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4C---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$3,000, \$4,500, or \$6,000, an age of 62 – 85, and a score of 3 – 5 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to help protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation

- You may prefer a Total Benefit Amount equal to the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses.
- You may be willing to consider a Monthly Benefit Amount less than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services. A lower Monthly Benefit Amount may provide less flexibility for the type of care you receive and may require you to pay more out-of-pocket for your expenses.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you initially purchase long-term care insurance and when care may be needed. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Initial Total Annual Premium	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
------------------------------	--

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4C---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4D---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$3,000, \$4,500, or \$6,000, an age of 18 – 61, and a score of 10 – 13 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation. Please keep in mind, depending on your budget and other competing financial priorities - or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future - you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Annual Premium: *(based on potential policy design, Standard Health rating and appropriate discounts)*

Initial Total Annual Premium	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
------------------------------	--

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4D---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

---Begin Page 4E---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$3,000, \$4,500, or \$6,000, an age of 62 – 85, and a score of 6 – 13 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire “pool of money”) from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Initial Total Annual Premium

[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4E---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4F---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$3,000, \$4,500, or \$6,000, an age of 18 – 61, and a score of 14 – 15 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation. Please keep in mind, depending on your budget and other competing financial priorities - or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future - you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount higher than the average cost of care in your area. Your Monthly eligible Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for long-term care. A higher Monthly Benefit Amount may provide greater flexibility for the type of care you receive.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4F---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]

---Begin Page 4G---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$3,000, \$4,500, or \$6,000, an age of 62 – 85, and a score of 14 – 15 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

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Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount higher than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care. A higher Monthly Benefit Amount may provide greater flexibility for the type of care you receive.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Initial Total Annual Premium

[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4G---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

---Begin Page 4H---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$9,000, \$12,000, or \$15,000, an age of 18 – 61, and a score of 3 – 5 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation. Please keep in mind, depending on your budget and other competing financial priorities - or if you are comfortable with owning less coverage today than you may ultimately need as long as you have the right to increase coverage in the future - you may want to consider the Simple Advantage policy and building your benefit over time. Note that Simple Advantage is only available if you are under age 62.

- You may prefer a Total Benefit Amount equal to the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses.
- You may be willing to consider a Monthly Benefit Amount less than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services. A lower Monthly Benefit Amount may provide less flexibility for the type of care you receive and may require you to pay more out-of-pocket for your expenses.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

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Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4H---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 41---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$9,000, \$12,000, or \$15,000, an age of 62 – 85, and a score of 3 – 5 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

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Custom Advantage

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- You may prefer a Total Benefit Amount equal to the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses.
- You may be willing to consider a Monthly Benefit Amount less than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services. A lower Monthly Benefit Amount may provide less flexibility for the type of care you receive and may require you to pay more out-of-pocket for your expenses.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

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[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Initial Total Annual Premium

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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.

---End Page 4I---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4J---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$9,000, \$12,000, or \$15,000, an age of 18 – 61, and a score of 6 – 13 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

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Custom Advantage

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- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

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[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4J---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]

---Begin Page 4K---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$9,000, \$12,000, or \$15,000, an age of 62 – 85, and a score of 6 – 13 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

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Custom Advantage

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- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount equal to the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care services.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

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[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Initial Total Annual Premium	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4K---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4L---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$9,000, \$12,000, or \$15,000, an age of 18 – 61, and a score of 14 – 15 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

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- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount higher than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care. A higher Monthly Benefit Amount may provide greater flexibility for the type of care you receive.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

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Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Initial Total Annual Premium	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.
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Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4L---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

---Begin Page 4M---

Page 4 (either 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 4L, or 4M) will be printed for any Client or Spouse/Resident, if entered, that meets the criteria for printing it. Only one page 4 will be printed for each person. The criteria for printing this page is a recommended MBA of \$9,000, \$12,000, or \$15,000, an age of 62 – 85, and a score of 14 – 15 points. It is possible that this page will be printed twice if both a Client and a Spouse/Resident have been entered and both meet the criteria for printing it.

[[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Long-Term Care Insurance Potential Policy Design

Your potential policy design and amounts reflect your preferences and situation, as indicated by your answers.

Custom Advantage

Custom Advantage may give you the comfort of sufficient coverage to protect your independence and financial plans should the need for long-term care services arrive sooner or last longer, than you expect. With Custom Advantage, you will also have the option to steadily increase your benefit to keep pace with inflation.

- You may prefer a Total Benefit Amount higher than the average cost of care in your area. Your Total Benefit Amount determines the maximum amount of benefits the policy will pay (i.e., the entire "pool of money") from which you can draw each month to cover eligible long-term care expenses. In the event of needing care, a higher Total Benefit Amount may be less likely to be exhausted than a Total Benefit Amount equal to the average cost of care in your area.
- You may prefer a Monthly Benefit Amount higher than the average cost of care in your area. Your Monthly Benefit Amount determines how much of the Total Benefit Amount you can access each month to pay for eligible long-term care. A higher Monthly Benefit Amount may provide greater flexibility for the type of care you receive.

Monthly Benefit Amount	[\$3,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI.
Total Benefit Amount	[\$100,000] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI.

Inflation Protection

You have the option to buy a feature that will increase your benefit amounts to keep up with inflation and the likely rising cost of care. This is an important feature to consider when there may be a considerable amount of time between when you purchase long-term care insurance and when you may need care. Since no one knows for sure when that time may be, you need to determine how important it is to you for your coverage to adjust upward over time.

[Sample] This is the Client's (or Spouse/Resident's, depending on who this page is being printed for) first name as entered in the GUI's Preference	
Given my personal circumstances and preferences, it is important that my long-term care benefit amount increases over time to keep up with inflation.	[Disagree] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) response to question number 4.
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) recommended Benefit Increase Option as per their age and response to question number 4.

Annual Premium: (based on potential policy design, Standard Health rating and appropriate discounts)

Date Prepared: [01:23:45 PM 5/11/2010]

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Version: [71.008]



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

Initial Total Annual Premium

[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown on this page.

Congratulations! You have completed MetLife's Long-Term Care Insurance Selector. You should have a better idea on where to start when evaluating your options for long-term care insurance. This policy design is a starting point to begin a discussion about all policy options.]

---End Page 4M---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]
[& [Sample] [Spouse] Age [45]]

---Begin Page 5---

Optional Benefits to Consider

<p>[Shared Care Rider] This cell will only be printed if this concept is being run for both a Client and a Spouse/Resident with a Spousal Discount (or 30% Domestic Partner Dual Coverage Discount in the state if ID) or no discount.</p>	<p>[The Shared Care Rider allows you and your covered partner* to “share” each other’s Total Benefit Amount if necessary. If you or your covered partner exhausts the total benefit amount under the policy, then you or your covered partner may receive benefits (other than the benefit for needs assessment) under the other partner’s policy without satisfying any additional elimination period. If one covered partner dies, the surviving partner can use the balance of the deceased’s Total Benefit Amount at no extra cost.</p> <ul style="list-style-type: none"> • Under the Custom Advantage plan, a Total Benefit Amount that’s transferred from one covered partner to the other will inflate with the Automatic Compound Inflation: options 5% or 3%. This is not the case with the Future Purchase Option or when used with the Simple Advantage plan. • Policies of both covered partners must be identical at all times. • The Shared Care Rider may be added at any time, subject to additional underwriting. <p>* State variations may apply **Covered partners include Spouses, Domestic and Civil Union Partners, where permitted by law.] This cell will only be printed if the cell to the left of it is printed.</p>
<p>Nonforfeiture Rider</p>	<p>If your policy ends due to nonpayment of premium or your written request to cancel the policy, we will convert your policy to “paid-up” status with limited benefits, provided this rider has been in effect for at least three years and is in effect at the time your policy ends. As a “paid-up” policy, your total benefit amount will be adjusted so that it is equal to the greater of: the total amount of the premium you had paid for your policy while the rider was in effect; or the monthly benefit amount.</p> <ul style="list-style-type: none"> • The total benefits you will be paid will not exceed the Total Benefit Amount that was in effect immediately prior to the nonforfeiture date. • This rider must be in effect for three consecutive years, as well as on the date when the policy ends. • This rider is only available at the time of the initial application.

---End Page 5---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]

---Begin Page 6---

Alternate Potential Policy Design

In the event you would like to consider a potential policy design other than the one arrived at via the selector process, here is an alternate potential policy design that you may want to consider as a starting point to begin a discussion about all policy options. Please note that if the potential policy design arrived at via the selector process was a Custom Advantage plan, this alternate potential policy design represents a Simple Advantage plan with slightly lower benefit amounts than the potential policy design arrived at via the selector process, which results in a lower premium amount. If the potential policy design arrived at via the selector process was a Simple Advantage plan, this alternate policy design represents a Custom Advantage plan with the same benefit amounts as the potential policy design arrived at via the selector process, but also with a rider which provides a level of automatic inflation protection not available with a Simple Advantage plan.

Initial Potential Policy Design:

[Simple Advantage] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) recommended plan based on their responses to the questions in the GUI

Monthly Benefit Amount	[\$3,000] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) recommended Monthly Benefit Amount based on their responses to the questions in the GUI
Total Benefit Amount	[\$100,000] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) recommended Total Benefit Amount based on their responses to the questions in the GUI
Inflation Protection	[Guaranteed Purchase Option (GPO)] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) recommended Benefit Increase Option based on their responses to the questions in the GUI
Initial Total Annual Premium: <i>(based on potential policy design, Standard Health rating appropriate discounts)</i>	[\$300.27] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the recommended plan shown in this table

Alternate Potential Policy Design:

[Custom Advantage] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) alternate recommended plan based on their recommended plan

Monthly Benefit Amount	[\$3,000] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) alternate recommended Monthly Benefit Amount based on their recommended plan
Total Benefit Amount	[\$100,000] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) alternate recommended Total Benefit Amount based on their recommended plan
Inflation Protection	[Future Purchase Option (FPO)] This is the Client's (or the Spouse Resident's, depending on who this page is being printed for) alternate recommended Benefit Increase Option based on their responses to the questions in the GUI
Initial Total Annual Premium <i>(based on potential policy design, Standard Health rating appropriate discounts)</i>	[\$288.94] This is the Client's (or the Spouse/Resident's, depending on who this page is being printed for) annual premium for the alternate recommended plan shown in this table

---End Page 6---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

This page will only print, and will print automatically, if the state selected as the state of residence in the GUI is one that has a partnership program with MetLife.

---Begin Page 7---

[The [Alabama] This is the state of residence selected in the GUI Long-Term Care Insurance Partnership Program

Some long-term care insurance policies sold in [Alabama] This is the state of residence selected in the GUI qualify for the [Alabama] This is the state of residence selected in the GUI Long-Term Care Insurance Partnership Program. This Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Individuals who purchase long-term care insurance policies that qualify as Partnership Policies may receive special treatment protecting their assets through a feature known as "Asset Disregard," under [Alabama] This is the state of residence selected in the GUI's Medicaid program.

Asset Disregard means that an amount of the policyholder's assets equal to the amount of long-term care insurance benefits received under a qualified Partnership Policy will be disregarded for the purpose of determining the insured's eligibility for Medicaid after the policy benefits are exhausted. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset Disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

MetLife's individual long-term care insurance policies may now be offered to [Alabama] This is the state of residence selected in the GUI residents as [Alabama] This is the state of residence selected in the GUI Partnership Policies.

Currently, in order for a MetLife policy to be a Partnership Policy, the policy must meet the following requirements for inflation protection on its initial effective date:

The conditions printed within the bullet points below are dependant on the actual conditions supplied by the state selected.

- **[if the insured is less than age 61 on the initial effective date of the policy,** the policy must include: The 5% Automatic Compound Inflation Protection Rider, the 3% Automatic Compound Inflation Protection Rider, or the Tiered SolutionSM (Graded Automatic Annual Increase Through Age 75) Rider.
- **if the insured is at least age 61 but less than 76 on the initial effective date of the policy,** the policy must include: The 5% Automatic Compound Inflation Protection Rider, the 3% Automatic Compound Inflation Protection Rider, or the Tiered SolutionSM (Graded Automatic Annual Increase Through Age 75) Rider.
- **if the insured is age 76 or older on the initial effective date of the policy,** no inflation protection is required (the policy is not required to include a rider to increase benefits).]

What Could Disqualify a Policy as a Partnership Policy?

Certain types of changes to a Partnership Policy could affect whether or not the policy continues to be a Partnership Policy. If a Partnership Policy is purchased and later changes are desired, the insured should first consult with us to determine the effect of a proposed change. In addition, if the insured moves to a State that does not maintain a Partnership Program or does not recognize the policy as a Partnership Policy, the insured would not receive beneficial treatment of the policy under the Medicaid program of that State.

[The information stated above is based on current [Alabama] This is the state of residence selected in the GUI and Federal laws. These laws may be subject to change. If there are any questions regarding current laws governing Medicaid eligibility, please contact the [Alabama] This is the state of residence selected in the GUI Department of Health and Welfare.]

]

---End Page 7---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

---Begin Page 8---

Limitations & Exclusions

There are times when MetLife WILL NOT PAY BENEFITS under the proposed policy. These are known as “LIMITATIONS & EXCLUSIONS” and they VARY BY STATE.

Below are the “LIMITATIONS & EXCLUSIONS” that are applicable in most states. For the “LIMITATIONS & EXCLUSIONS” that are applicable in your state, refer to the “OUTLINE OF COVERAGE” that will be given to you with this proposal.

What is Not Covered Under this Policy

[No payment will be made for any of the following:

- treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician;
- any care received while in a Hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice Facility;
- any injury or sickness that results from:
 - any war, or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection; or
 - any intentionally self-inflicted injury;
- services performed at home by a member of your Immediate Family, unless: (a) he or she is a regular employee of a home care agency which is providing services to you; (b) the home care agency receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of that home care agency;
- any care or services received outside of the United States, except as described in the International Benefit section;
- any service or item 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 secondary payer under applicable law;
- 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.

Non-Duplication of Benefits

To the extent permitted by applicable law, we will reduce the benefits that we will pay for covered services to the extent that the combination of benefits paid under this policy and amounts paid or payable for those services by any of the following exceed 100% of the actual charge for the covered services:

- any medical insurance policy;
- any state or federal workers' compensation law or similar law;
- any employer's liability or occupational disease law; or
- any motor vehicle no-fault law.



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.

Coordination With Other MetLife Coverages

If you have more than one long-term care insurance policy or certificate insured by MetLife, to the extent permitted by applicable law, we will reduce benefits payable under this policy to the extent necessary, so that the combination of amounts paid or payable under all of the policies and certificates issued by MetLife will not exceed 100% of the actual charges for covered services. If you are eligible to receive benefits under this policy, and any other long-term care policy or certificate insured by MetLife that has a coordination of benefits provision:

- the policy or certificate with the earliest effective date will be deemed to be the primary coverage; and
- any other policy or certificate will be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Policies and certificates without a coordination of benefits provision will pay first.

This provision does not apply to policies or certificates which pay benefits without regard to actual charges you incur.]These limitations and exclusions will print if the Cash Benefit Rider has not been selected and since the Cash Benefit Rider is not currently available with the LTC Selector concept or at all they will currently always print.

[If you select the Cash Benefit Rider, the following exclusions apply:

No payment will be made for any injury or sickness that results from:

- any war, or act of war (whether declared or undeclared);
- participation in a felony, riot or insurrection; or
- any intentionally self-inflicted injury;]These limitations and exclusions will print if the Cash Benefit Rider has been selected and since the Cash Benefit Rider is not currently available with the LTC Selector concept or at all they will never print.

Alzheimer's disease and other organic brain disorders – If your application is approved and a policy issued, coverage is provided for these conditions subject to the requirements and provisions of the policy.

Subject to state availability, this long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife") policy number: LTC2007-MI (0109). In some states, this identifier may be followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life; or "P" for Partnership policies

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC insurance policies cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class basis. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Ask me about complete costs and details.

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Long-Term Care Insurance Selector

[Sample] [Client] Age [45]
[& [Sample] [Spouse] Age [45]]

]This section will only print if (in MetWINS) the distribution code entered is for LTC only, MLI, MLIIDN, or MLYNCH or (in Foresight Web) is the illustration is for MLI.

---End Page 8---

---End Output---



Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

& [Sample] [Spouse] Age [45]]

Additional Information (This page is not part of the output and is only included to explain a few additional variables.):

Header Variable Explanation (page 2 and beyond):



Long-Term Care Insurance Selector

[Sample] This is the Client's first name as entered in the GUI [Client] This is the Client's last name as entered in the GUI Age [45] This is the Client's age as entered in the GUI

& [Sample] This is the Spouse/Resident's first name as entered in the GUI [Spouse] This is the Spouse/Resident's first name as entered in the GUI Age [45] This is the Spouse/Resident's age as entered in the GUI This line will only print if a Spouse/Resident has been entered in the GUI

Cover Page Footer Variable Explanation:

Metropolitan Life Insurance Company (MetLife)		
For Presentation in [AL] This is the abbreviation for the state selected as the state of residence in the GUI.	Page [37] This is the page number for whatever page this footer is being printed at the bottom of of [38] This is the total number of pages in this output	New York, NY 10166
ADF#1929.10	V[71.008] This is the version number of the software used to generate this output	L04100100613[exp0411][All States][DC]

Body Page (pages 2 and beyond) Explanation:

Date Prepared: [01:23:45 PM 5/11/2010] This is the time and date that this output was generated

Page [37] This is the page number for whatever page this footer is being printed at the bottom of **of [38]** This is the total number of pages in this output

L04100100613[exp0411][All States][DC]

Version: [71.008] This is the version number of the software used to generate this output

ADF#1929.10

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Page Printing Order:

Client Only: If there is only a Client entered in the GUI (No Spouse/Resident entered) then the following pages will be printed in this order:

- [Cover page](#)
- [Page 2](#)
- [Page 3](#)
- [Page 4](#)
- [Page 5](#)
- [Page 6](#)
- [Page 7 \(if applicable to the Client's state of residence\)](#)
- [Page 8](#)

Client and Spouse/Resident: If there is both a Client and a Spouse/Resident entered in the GUI then the following pages will be printed in this order:

Date Prepared: [01:23:45 PM 5/11/2010]

Page [37] of [38]

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Version: [71.008]

ADF#1929.10

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Long-Term Care Insurance Selector

[Sample] [Client] Age [45]

[& [Sample] [Spouse] Age [45]]

- [Cover Page](#)
- [Page 2](#)
- [Page 3 \(for Client\)](#)
- [Page 4 \(for Client\)](#)
- [Page 5 \(for Client\)](#)
- [Page 6 \(for Client\)](#)
- [Page 3 \(for Spouse/Resident\)](#)
- [Page 4 \(for Spouse/Resident\)](#)
- [Page 5 \(for Spouse/Resident\)](#)
- [Page 6 \(for Spouse/Resident\)](#)
- [Page 7 \(if applicable to the Client and Spouse/Resident's state of residence\)](#)
- [Page 8](#)