



Important Notice Regarding VIP2 Policy Series Effective October 6, 2008

Please note:

- Although **the Premier Policy and the Unlimited Benefit Period** are listed as being available for purchase in the enclosed materials, they **are no longer available for purchase by any applicant.**
- **Applications requesting either of these must be signed and dated by October 6, 2008 and received by MetLife by October 13, 2008.**
- **Delays in processing your application will occur if you select either of these offerings in your application,** and you will be contacted in order to make another policy or benefit period selection.

We apologize for any inconvenience.

Preparing for the Future

Metropolitan Life Insurance Company (MetLife)



MetLife[®]



Planning for
Longevity



How will you live in the future?

You're preparing to live a long life. You've made sound investment decisions to ensure a stable and comfortable financial future for yourself and your family. However, planning for longevity also means planning for proper care and taking steps to ensure your independence. Perhaps you are someone who's already familiar with what it means to need long-term care services. Maybe you are a couple looking ahead to a comfortable future together at home. Or maybe you're looking to maintain your independence and quality of life in retirement.

Whatever your situation is, now is the time to consider how your life might change should you experience an injury or illness that requires you to need long-term care services. Getting ill is something that no one likes to think about — something that no one thinks will ever happen to them. The fact is, people are living longer than ever. The older you are, the greater the likelihood you'll need long-term care at some point in your life.

The choices you make today can determine *how* you and your family will live and *where* you will live in the future.



Long-term care services *can* pose emotional challenges

Think about the many ways that a long-term care need could impact your family and friends. Will they be able to devote sufficient time to care for you? If they're working, they may have to reduce their work schedule or leave their job entirely. Could they afford the loss of income — and would you feel comfortable with the sacrifices your caregivers may have to make?

Keep in mind that whether they are working or not, the responsibilities of a caregiver can be quite demanding. In fact, assisting you with your long-term care needs could be one of the most demanding situations your family and friends will ever encounter. Even if their intentions are good, will they be physically and emotionally capable of providing you with the care you need?

Long-term care services *can* drain you financially

You may find yourself wondering how your lifestyle will be affected. Long-term care services can be expensive, and can deplete your income and assets, especially your retirement plan. Having the financial resources to pay for care is just one of many challenges you may have to confront. The money you have worked hard to set aside for retirement should be protected from the costs of care, should you need it.

Being prepared to make the right choices about your care

If your friends and family are not able to provide long-term care services on a regular basis, how prepared are you to find additional help? Do you know the care options available to you? How much do care options cost? Do you know how to find available care in your community?

• Not a Deposit or Other Obligation of Bank • Not FDIC - Insured • Not Insured by Any Federal Government Agency • Not Issued, Guaranteed or Underwritten by Bank or FDIC • Not a Condition to the Provision or Term of Any Banking Service or Activity • Policy is an Obligation of the Issuing Insurance Company

How will you pay for your care?

You've worked your entire life to help ensure an enjoyable retirement for yourself and your loved ones. Think about how the considerable expenses associated with long-term care services can deplete your retirement savings — maybe even before retirement. Long-term care insurance can help allow you to use your retirement funds for the purpose for which they were intended: *your retirement*.



Cost of Care in Your Area

City, State	Approximate Annual Care Costs		
	At Home ⁽¹⁾	Assisted Living/ Residential Care Facility ⁽²⁾	Nursing Home/ Facilities ⁽²⁾
Atlanta, GA	\$22,100	\$32,856	\$60,225
Austin, TX	\$20,800	\$43,788	\$47,085
Boston, MA	\$33,800	\$49,716	\$102,930
Columbus, OH	\$26,000	\$42,960	\$67,160
Denver, CO	\$32,500	\$30,156	\$65,335
Des Plaines Area/ Highland Park, IL	\$28,600	\$51,216	\$74,460
Grand Rapids, MI	\$24,700	\$29,820	\$77,015
Miami, FL	\$20,800	\$35,232	\$72,635
New York, NY	\$22,100	\$49,752	\$129,575
Philadelphia, PA	\$23,400	\$37,176	\$88,330
Portland, OR	\$26,000	\$36,528	\$76,650
Raleigh-Durham, NC	\$22,100	\$39,228	\$63,510
San Francisco, CA	\$29,900	\$44,028	\$91,250
Seattle, WA	\$29,900	\$35,580	\$88,695
St. Louis, MO	\$24,700	\$36,582	\$52,925
Stamford, CT	\$35,100	\$52,836	\$132,860
Tucson, AZ	\$24,700	\$37,884	\$61,320
Washington, DC	\$24,700	\$52,968	\$98,185
National Average	\$26,000	\$36,372	\$69,715

(1) MetLife Mature Market Institute, "The MetLife Market Survey of Adult Day Services & Home Care Costs," September 2008. (Home Health Care costs based on home health aide at 5 hours/day x 5 days/week. Home Health Care hours and days can vary based on specific circumstances.)

(2) MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2008. (Nursing Home/Facility costs based on a semi-private room, 7 days/week.)

Consider your monthly expenses

Sometimes it's hard to appreciate the magnitude of the cost of long-term care services. Consider the cost of your everyday living expenses, such as your mortgage or rent payment, your utilities and your car payment(s). Sometimes we may think that these are high, however, compare them to the national average cost of long-term care services.

National Average Monthly Costs for Long-Term Care Services:

Home Care\$2,166⁽¹⁾

Assisted Living/Residential Care

Facility Care\$3,031⁽²⁾

Nursing Home Care\$5,809⁽²⁾

Would home care be an expense you could fully afford in addition to your current living expenses?

Five questions you need to ask yourself wh

1 Where would you like to receive care?

You can choose a comprehensive policy that will cover care at home, in an adult day care facility, assisted living facility, hospice facility or in a nursing home/facility. Some policies also cover for care provided by friends or relatives (informal care). Comprehensive policies you can choose from are **Value, Ideal and Premier**.

Or, you can choose a **Nursing Facility/Residential Care Facilities-Only** policy that will only cover care received in a long-term care facility.

2 How would you like to receive your benefits?

You have a choice of one of three ways to receive your benefits.

Daily Reimbursement – The Value policy pays up to your Daily Benefit Amount (DBA) for covered services received.

Monthly Reimbursement – Both the Ideal and Facilities-Only policies pay benefits on a monthly basis for covered services you receive at any time during the calendar month. The most we will pay in any given month is the Maximum DBA times thirty days.

Cash Payment⁽³⁾ – The Premier policy pays your DBA regardless of whether services are received and without having to submit bills (though proof of services received is required for the facility benefit). This policy provides you with the maximum amount of flexibility, as benefits can be used for informal care services.



Choose MetLife for coverage you can rely on to help protect your assets and preserve your future independence

(3) Any per diem benefits paid without regard to the actual charges you incur may be subject to income tax to the extent that they exceed the greater of: (a) your expense for qualified Long-Term Care services, or (b) the IRS per diem exclusion amount \$280 in 2009. Applicable to the Premier policy and the Value policy with Indemnity rider only.

When building a MetLife Policy

3 How much coverage is right for you?

Your MetLife Representative/Insurance Agent/Producer can provide you with the average cost of care in your area. You may decide to cover all of your long-term care needs or a portion of them. Both are perfectly good decisions, it just depends on your situation.

Maximum Nursing Home/Facility Benefit Amounts (DBA) available: \$90 - \$400 (in \$10 increments)

If you are considering a comprehensive policy, you need to decide if you want your policy to pay 100%, 75% or 50%⁽⁴⁾ of your DBA for home and community-based care.

Note: For the **Value** policy, the Residential Care Facility benefit is equal to the Home and Community Care benefit. For the **Nursing Facility/Residential Care Facilities-Only, Ideal** and **Premier** policies, the Residential Care Facility benefit is equal to the Nursing Home/Facility DBA.

4 How long would you like your benefits to last?

The Benefit Period is the number of years (in days) you will receive your maximum Nursing Home DBA.

Benefit Periods available: 2, 3, 4, 5 or 7 years

The Benefit Period you select is used to calculate the total amount of benefit dollars under your policy. This “Total Lifetime Benefit” is equal to the Nursing Home/Facility DBA multiplied by the number of days in the Benefit Period.

Example: \$150 DBA x 5 years x 365 = \$273,750 Total Lifetime Benefit

5 How long can you wait before benefits are paid?

Determine the number of days you can wait once you are eligible for benefits and receive covered services, before your benefits start. This is the period of time you are responsible for paying the cost of your long-term care services and is referred to as an Elimination Period. The Elimination Period only needs to be satisfied once, and the days required to satisfy the Elimination Period do not need to be consecutive.

Elimination Periods available: 20 days, 45 days, 100 days

(The Premier policy uses Calendar Days to calculate the Elimination Period. This policy does not require receipt of covered services.)

(4) In California, 50% Home Care option is not available with the Value policy.

How your coverage works

MetLife offers LTCI policies designed to help pay for care in a range of settings. Once you are determined to be eligible for benefits, and complete any applicable elimination period, you will qualify for benefit payment and MetLife will be available to help you with important decisions about your care. If you do not have a care provider, MetLife can help identify resources available in your community and help you and your family coordinate your care.

MetLife employs professionals who have worked extensively in the community and have backgrounds that include experience with nursing homes/facilities, adult day health care and home care. These caring professionals provide a level of expertise and support you simply won't find with other companies. You may call MetLife directly with any questions or issues.

You will be eligible for benefits when it is determined that you require substantial assistance with two out of six activities of daily living (ADLs), or suffer from a severe cognitive impairment that requires substantial supervision. A licensed health care practitioner must certify to this. No prior hospitalization is required. The services you receive must be part of a written plan of care prepared by a licensed health care practitioner of your choice.

The need for ADL assistance must be expected to last for a period of at least 90 days. The ADLs are eating, dressing, bathing, toileting, transferring in and out of bed or a chair and continence.

Why choose MetLife?

Industry experience

- More than 140 years of insurance experience
- One of the first companies to offer long-term care insurance
- MetLife is a provider of long-term care insurance for many Fortune 100 companies and associations
- MetLife is a leader in the long-term care industry

Financial strength

- MetLife consistently receives high ratings from the financial rating agencies for our ability to meet policyholder obligations. These ratings take into account factors such as our overall financial picture, management strength, financial reserves, and claims-paying history. For MetLife's most current ratings, visit www.metlife.com/about.

What's not covered under the Value, Ideal and Facilities-Only policies: ^(a)

No payment will be made for any of the following:

1. Treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a Physician.
2. Any care received while in a hospital, except in a unit specifically designated as a nursing facility or hospice facility.
3. Any injury or sickness that results from:
 - a. Any war, or act of war (whether declared or undeclared); or
 - b. Participation in a felony, riot, or insurrection.
4. Any intentionally self-inflicted injury.
5. Services performed by a member of your immediate family, unless the family member is a regular employee of an organization that provides the services; the organization receives payment for the services; and the family member receives no compensation other than the normal compensation for employees in his or her job category.^(b)
6. Any care or services received outside the United States and its territories, except as described in the International Coverage section.
7. 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 copayment amount. This exclusion will not apply where Medicare is the secondary payer under applicable law.

8. Treatment received in a government facility (unless otherwise required by law); services for which benefits are available under a government program (except Medi-Cal or Medicaid); or services for which no charge is normally made in the absence of Insurance.

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

No payment will be made for any of the following:

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

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

- (a) Riders may contain additional limitations.
- (b) For Value Policy exclusion is as follows: Services performed by a member of your immediate family.

Coordination of MetLife Coverages (not applicable in the Premier policy):

If you have more than one Long-Term Care Insurance policy or certificate issued or insured by Metropolitan Life Insurance Company ("MetLife"), we will reduce the benefit amounts payable to the extent necessary, so that the combination of benefits under all of these policies and certificates will not exceed one hundred percent (100%) of the actual charges for Covered Services.

If you are eligible to receive benefits under this policy and any other Long-Term Care Insurance policy or certificate issued or insured by MetLife with a coordination of benefits provision, then 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 will not apply to policies or certificates which pay benefits without regard to actual charges you incur.

The Metropolitan Life Insurance Company ("MetLife") Long-Term Care Insurance policies are guaranteed renewable. This means that once a policy is issued, it cannot be cancelled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate increase made on a class-wide basis in the state where the policy is issued and approved by the Department of Insurance.

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. For complete costs and details, please contact your MetLife Representative/Insurance Agent/Producer. This advertisement describes coverage offered by MetLife. Depending upon state availability, coverage may be offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, coverage may be offered by the above-referenced policy number followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

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Metropolitan Life Insurance Company
New York, NY 10166