

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

It's as Easy as 1-2-3



## Custom Advantage<sup>SM</sup>



Select the Maximum Amount of Initial Coverage you want:

Monthly Benefit Amount	Total Benefit Amount						
	\$75K	\$100K	\$200K	\$300K	\$400K	\$500K	\$1MM
\$3K	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
\$6K			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$9K				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$12K				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$15K					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Decide whether you want any of the 3 Optional Benefit Riders:

- Shared Care Rider  Yes  No
- Nonforfeiture Coverage Rider  Yes  No
- Cash Benefit Rider\*  Yes  No



Select a Benefit Increase option:

- Future Purchase
- 3% Automatic Compound
- 5% Automatic Compound
- I do not choose a benefit increase option

### Included Features:

- ✓ 100% of monthly benefit amount for care at home or away from home
- ✓ 100 Calendar Day Elimination Period
- ✓ Return of Premium on Death up to age 70
- ✓ 50 days of Bed Reservation per year
- ✓ Needs Assessment and Ongoing Care Advisory Services

### Initial Annual Premium with Discounts

Applicant 1 Pays:	_____
Applicant 2 Pays:	_____
Total:	_____

\*Not available with \$1mm Total Benefit Amount

Subject to state availability, Metropolitan Life Insurance Company ("MetLife") Individual Long-Term Care ("LTC") Insurance coverage is offered by policy number: LTC2007. In some states, this identifier may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life; and/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.

#### **What is Not Covered Under this Policy (LTC2007)**

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.

#### **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;

#### **Coordination of Other MetLife Coverages and Non-Duplication of Benefits:**

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 the 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.

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 the 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. These provisions do not apply to policies or certificates which pay benefits without regard to actual charges you incur.

For the Limitations & Exclusions that are applicable in your state, refer to the "Outline of Coverage" that will be given to you before completing an application for coverage.

• 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

# MetLife®

**Metropolitan Life Insurance Company**

New York, NY 10166

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