

be prepared for your future

The federal government has taken an important step to help Americans plan for their future. They passed into law legislation that allows each state to implement a Long-Term Care Insurance Partnership Program. In doing so, the government is helping to make long-term care insurance more accessible and encouraging Americans to take personal responsibility for planning ahead for their potential long-term care needs.



Subject to state availability, Metropolitan Life Insurance Company ("MetLife") individual Long-Term Care ("LTC") Insurance coverage is offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, these identifiers 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. Like most LTC Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Call me about complete cost and details.

Please note this information does not apply to the Partnership Programs that are in existence in New York, California, Connecticut and Indiana.

MetLife®

Metropolitan Life Insurance Company
New York, NY 10166

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MetLife®



LTCI PARTNERSHIP

LONG-TERM CARE
INSURANCE PARTNERSHIP
PROGRAM CAN HELP YOU
PLAN FOR YOUR FUTURE

MetLife wants to help you understand the important advantages of a Long-Term Care Insurance Partnership Program.

Metropolitan Life Insurance Company (MetLife)

ADF#1795.07

WHAT IS A PARTNERSHIP PROGRAM?

A Partnership Program is a partnership between the state government and private insurance companies to assist individuals in planning for their potential long-term care needs.

Each state determines if and when they want to offer a Long-Term Care Insurance Partnership Program.

WHAT IS A STATE CERTIFIED PARTNERSHIP POLICY?

A Partnership policy is a long-term care insurance policy that has been certified by a state to participate in their Partnership Program. A Partnership policy offers a special feature known as Asset Disregard* which allows you to protect some of your assets if you need to rely on Medicaid for continued long-term care services. With a Partnership policy you can retain assets equal to the amount of benefits you received under your Partnership-qualified long-term care insurance policy.

Each state will determine which policy features will meet the requirements of a Partnership Program in their state.

- In general, the inflation protection feature selected under a policy will determine whether the policy purchased qualifies as a Partnership policy.
- In general, policies must be issued on or after a state's Partnership Program effective date to be considered Partnership-qualified.

Please consult with your agent to determine whether your state has implemented a Partnership Program, which MetLife policies are Partnership-qualified, and for details on what types of inflation protection are considered Partnership eligible in your state.

*The rules for Asset Disregard in one state may vary from those in another state.

a hypothetical example to illustrate how this works

- Ruth is a widow who wants to preserve her assets for her two sons and their families.
- At age 58, Ruth buys a MetLife Partnership policy with a total lifetime benefit amount of \$400,000.
- Years later, when Ruth needs long-term care, Ruth begins to receive benefit payments from her MetLife Partnership policy.
- Ruth has used the maximum benefits allowed under her policy which, as a result of the inflation protection under her policy, now equals \$600,000.
- Ruth continues to need care and applies for Medicaid to continue to cover her nursing home stay.
- Ruth's assets have now grown to \$700,000.
- Instead of requiring Ruth to spend down all but \$2,000 of her assets, she is allowed to keep additional assets equal to the amount she received in long-term care benefits.
- That means Ruth can keep and pass on to her sons \$602,000 of her assets — protecting most of her hard-earned assets.



IS THE PARTNERSHIP POLICY RECOGNIZED OUTSIDE OF THE STATE IT WAS PURCHASED?

A state need not adopt a Partnership Program or recognize another state's program. If another state has a Partnership Program and agrees to guidelines being developed for reciprocity, you may be able to have the same Asset Disregard in that state, as you would have in the state you purchased your policy.

However, if your state has a Partnership Program and you believe you may move to another state, before purchasing a Partnership policy in your state, you should first make sure that the other state has reciprocity with your state for Partnership purposes.

TRUST THE STRENGTH OF METLIFE

- With a nearly 140-year-long history, MetLife is a company of stability and experience.
- MetLife has consistently earned high marks from insurance industry rating agencies for financial strength and claims-paying ability.
- The MetLife Mature Market Institute has earned industry-wide respect for being a highly credible resource on aging, retirement and long-term care, and positions MetLife as an industry thought leader.
- MetLife has a strong track record for paying long-term care insurance claims, with 99% of claims approved between 1986 and December 30, 2006.¹

¹ Represents MetLife's Group and Individual business (does not include Federal Long Term Care Insurance Program).

Contact your local MetLife agent today to learn whether a Partnership Policy is right for you!

• 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

LTC PARTNERSHIP