

**LTC03660 ADF1490.05 (rev 0506)**

**Prospecting Letter: Tailor a Plan/Maintain Independence**

THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY  
**NOTICE: ONLY LICENSED INSURANCE AGENTS APPOINTED BY METROPOLITAN LIFE INSURANCE COMPANY ("METLIFE") TO SELL METLIFE LONG-TERM CARE INSURANCE POLICIES ARE AUTHORIZED AND APPROVED TO USE THIS DOCUMENT.**

[Date]

[Name]

[Company Name]

[Address]

Dear Mr. /Mrs. [Name]:

Someday you may not be as independent as you are today. You may require assistance with basic activities you do easily today – like bathing, dressing or getting in or out of bed. Who would you turn to for help?

As a highly recognized leader in the insurance industry, **Metropolitan Life Insurance Company (“MetLife”)** is committed to offering top-of-the-line Long-Term Care Insurance plans you can count on for the help you may need. We offer a choice of plans to help provide security for your future.

MetLife’s VIP2 Long-Term Care Insurance policy series enables you to tailor a plan to fit your individual needs that helps give you more control over your assets and independence. Depending on the plan you choose, our VIP2 policy series benefits and options include:

- **Care in your home,\*** including skilled care, home health aides, or homemaker services. In addition, **you decide** when to use a Nurse Care Advisor.
- **Caregiver Training** reimbursement to train an “informal” caregiver.
- Benefits paid as either **cash payment or reimbursement\*\*** up to the amount of covered services.
- **Return of Premium\*\*\* [must use “Refund of Premium\*\*\*\*” in TX] Rider– At your death, premiums, less any benefits paid, will be paid to your estate or designated beneficiary if your policy has been in-force at least 10 years.**

If you are wondering about the need to plan for long-term care, I may be able to help. I am a [financial services representative/MetLife representative/sales representative/producer/licensed insurance agent (licensed insurance agent must be used in CA and SD)] focusing on Long-Term Care Insurance and long-term financial strategies. I will provide you with information you can use to determine if coverage is appropriate for you. If you decide it is, I can help you tailor a policy to meet your needs and budget.

Please [call me at {phone number}/e-mail me at {e-mail address}] [or] [return the attached reply card] if you would like more information. I look forward to hearing from you.

Metropolitan Life Insurance Company, New York, NY 10166

Best regards,

[Name]

[Company Approved Title]

[Side 2]

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 only be raised as the result of a rate increase made on a class-wide basis. In addition, like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, waiting periods, reductions of benefits and terms for keeping them in-force. I can provide you with complete costs and details.

Neither MetLife, nor its representatives or agents may provide legal, accounting or tax advice. Nothing in this document should be construed as such advice. You should consult with and rely on your own independent tax counsel concerning the tax consequences of the purchase or receipt of benefits under a Long Term Care Insurance contract.

This letter 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.

"Care in your home" not available with LTC2-FAC

\*\*Cash payment option available with LTC-2PREM and LTC2-VAL with purchase of Indemnity rider. Indemnity rider requires additional premium. 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 (\$250 in 2006.) Applicable to the Premier policy (LTC-2PREM) and LTC2-VAL (the Value policy) with Indemnity rider only. Indemnity rider requires additional premium.

\*\*\***Return of Premium Rider** [\*\*\* "Refund of Premium" must be used in TX] requires additional premium. The rider provides for the return of paid premiums at your death if your policy was in-force at least 10 years [at least 4 years in MD and TN]. In the event of your death, premiums will be paid out to your estate or designated beneficiary, less any benefits paid or payable under your policy. This amount will generally be income taxable to the extent the decedent took an income tax deduction for the premiums while he/she was alive. The amount returned to the estate may also be subject to estate tax. Return of Premium is not available in NJ or PA.

• 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

*Editorial Note: an approved MetLife reply card (also approved for use in states that require advertising filing approval).  
Suggestion BRC ADF# 1167.03*

Metropolitan Life Insurance Company, New York, NY 10166