

MetLife Makes It Easy

Multi-Life Discount Program



MetLife®



Plans can be implemented as:

- Voluntary.
- Employer-paid.
- Partially employer-paid.
- Or any combination of the above.

Key reasons to implement:

- Help protect employees' retirement savings from the expenses of long-term care.
- Supplement current compensation packages.
- Potential tax advantages.

Leading benefits expert

88 of the Fortune 100 Companies Are Implementing MetLife Benefit Plans. You can trust the experts at MetLife.

MetLife's Multi-Life Discount Program stands above the rest.

Only 3 participants needed — a Key Industry Advantage!

MetLife can implement a LTCI Multi-Life Discount Program with as few as 3 participants.

Simplified Underwriting

- Only 5 health screening questions with no medical records required.
- Standard health rating for all insureds.
- Available to employees if group consists of 3 or more participants, and premium is at least partially employer-paid.
- Available to employees if group consists of 10 or more participants for voluntary cases.
- Available to spouses if group consists of 10 or more participants and there is an employer contribution towards spouses' premiums. Spouses have one additional question.

Modified Underwriting

- Available with as few as 3 participants on voluntary- and employer-paid cases.
- Fewer health questions than full underwriting, and medical records are ordered less frequently.
- Preferred health rating may be available.
- Offers greater flexibility in plan design.

MetLife's commitment:

Strong track record for claims

- **Simple claims process**
Generally only one form for the life of the claim.
- **Satisfied customers**
MetLife sends satisfaction surveys to 100% of insureds who become eligible for benefits. Over 95% rate their experience as either excellent or very good.

Simple, flexible billing options

- Employer list bill available to employees and spouses only.
- Payroll deduction available for groups with 1,000 or more employees.
- Direct bill also available to employees and participants.
- 3rd party billing available to all participants.

Tax Advantages

- Employer-paid premiums are generally tax deductible.
- Includes employer-paid premiums on spouse's LTCI policies.
- Benefits paid by LTCI tax-qualified policies are generally not taxable to employees.

Flexible policies available

MetLife has an LTCI policy that can meet everyone's needs in every life stage.

• 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

Information contained in this flyer is based on MetLife data unless otherwise sourced.

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, and LTC2007. 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. For complete cost and details contact your insurance agent.

Employers should consult with their own Tax/ERISA counsel to determine whether ERISA applies to their program and the plan requirements under ERISA and the Internal Revenue Code. Employers should consult with their own Tax/ERISA counsel prior to purchase. The Internal Revenue Code imposes limitation on deduction of premiums paid under accelerated payment plans. Other limitations on deductibility of premiums paid may apply. The federal tax law limits the amount of per diem type benefits that may be received income tax-free under a qualified Long-Term Care Insurance policy.

Circular 230 Notice: The information contained in this brochure is not intended to (and cannot) be used by anyone to avoid IRS penalties. This brochure supports the promotion and marketing of this long term care insurance. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife®

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