

New Marketing Materials

April, 2006

MetLife[®]



Prospecting Consumers?

HAVE WE GOT NEWS FOR YOU....

New Prospecting Material Category Review



MetLife®

- MetLife Awareness/Build Brand
- Individual – Family-Oriented
- Individual – Financial Mindset
- Letters with Essentials® BRC
- Advertisements
- Multi-Life, Employer (First Sale)

Why MetLife?

Consumer Brochure with BRC



MetLife®



- Consumer brochure with business reply card for free *Needs Analysis*. Prompts reader to *Look to a Leader* when considering LTC Insurance.
- Includes MetLife advantages over the competition:
 - Commitment;
 - Stability & Strength;
 - Product Features; and
 - Compassion.
- Great for increasing awareness and generating interest in MetLife LTC Insurance policies
- Targets brand conscious individuals seeking an insurance company they can depend on and trust

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Independence

Self-Mailer with BRC



MetLife®

- Utilizes advocacy selling points: i.e., *You owe it to yourself and those that depend on you...*
- Drives home that everyone deserves a MetLife *Needs Analysis*
- Target audience is family-oriented individuals who wish to remain independent and in control of their current and future lifestyles
- To the target audience, the prospect of securing a future lifestyle for themselves and their families is important
- This target audience does not want to become a burden to their loved ones



Metropolitan Life Insurance Company, New York, NY
L0604ENY (exp0407)MLIC-LD

JFK Quote

Self-Mailer with BRC



MetLife®

- *“There are risks and costs to a program action, but they are far less than the long range risks and costs of comfortable inaction.” (JFK)*
- Points out various questions associated with needing LTC services, for example, how would it impact their family, and would they want to receive care in their home
- Also drives home why MetLife is the right choice:
 - ...strongest most respected...
 - ...experienced and committed...
 - ...Nurse Care Managers...
- Target audience is family-oriented individuals wishing to remain in control of their future and does not want to be a burden to their families
- Loyalty, honesty and value are considerations this target audience takes into account when making an purchase



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1%

Self-Mailer with BRC

MetLife®



- Discusses reader's ability to insure against one of the greatest financial risks facing Americans today – the need for LTC services
- Points out average nursing home stay and average costs per day
- Target audience includes those with a strong financial mindset who seek to minimize financial risk, today and in retirement
- Targets individuals 50 to 60 years old who are actively considering their financial options to prepare for and during retirement



Metropolitan Life Insurance Company, New York, NY
L0604ENYT(exp0407)MLIC-LD

What's Your LTC Plan?

Self-Mailer with BRC



MetLife®

- *How do you plan to pay for LTC services should the need arise?*
- Key points include:
 - LTC payment options available
 - Dealing with an LTC situation
 - LTC Insurance can help offset cost of covering LTC services
- LTC Insurance can help:
 - Preserve Independence
 - Maintain Dignity
 - Protect Financial Future
- Target audience includes those with a strong financial mindset seeking to minimize their present and future financial risk
- Targets audience is seeking to maintain their strength and independence



Metropolitan Life Insurance Company, New York, NY
L0604ENYT(exp0407)MLIC-LD

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Essentials® Letters

With BRC for a Free Guide

MetLife®



- Three letters created to prospect three different target audiences:
 1. *In-force client*
 2. *Recent seminar attendee*
 3. *Cold prospect*
- Letters promoting the Essentials® Guide prepared by the experts at MetLife's Mature Market Institute
- *Do you have questions about LTC?*
- Briefly answers: i.e., *Long-term care is the day-to-day assistance with life's ordinary activities...*
- Follows up with: *Let me send you an excellent guide prepared by the experts at the MetLife Mature Market Institute, explains everything you need to know about LTC*

Do you have questions about Long-Term Care Insurance?

MetLife®

John Q. Sample
123 Anytown
Anytown, US 12345-0000
(12345000051)

Dear Sam Sample:

You already rely on MetLife for expert guidance when it comes to insurance. You wanted to make sure that your insurance planning includes long-term care. Long-term care is the day-to-day assistance with life's ordinary activities that may be needed in the event of an accident, chronic illness, or advancing age.

What you may not realize is that health or disability insurance is not designed to cover the cost of long-term care services. Without adequate protection, you risk jeopardizing your standard of living and possibly becoming a burden on your loved ones, both financially and emotionally.

A good solution is long-term care insurance. And since premiums are based on your age when you first apply, the earlier you act this coverage, the lower your premiums will be.

Let me send you your free copy of Long-Term Care Insurance: The Essentials.®

This excellent 24-page informational guide, prepared by experts at the MetLife Mature Market Institute,® explains everything you need to know about long-term care insurance in clear, plain language. It discusses in frank terms the realities of long-term care today. It also shows you how to deal with them — how to protect your assets, your quality of life, and your freedom to receive care here and where you want it. Even in your own home.

Long-Term Care Insurance: The Essentials has chapters covering important topics related to long-term care. You'll learn exactly what long-term care is, where you can receive services, and how much they cost. For example, did you realize that 7 million Americans over age 65 will need long-term care services this year? Or that full-time nursing home care costs an average of nearly \$60,000 annually?

(over, please)

Call me today at 1-800-000-0000 for your free copy of Long-Term Care Insurance: The Essentials.

BUSINESS REPLY MAIL
FIRST CLASS MAIL PERMIT NO. 6224 NEW YORK, NY
POSTAGE WILL BE PAID BY ADDRESSEE

NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES

MetLife®

John Q. Sample
123 Anytown
Anytown, US 12345-0000

For faster service:

Call
-Rap NAME- at 1-800-000-0000

E-mail
TBD@metlife.com

Please fill in your phone number and e-mail address.

Phone number () _____

E-mail address _____

By signing above I give consent to be contacted by phone and/or e-mail.
© 2004 Metropolitan Life Insurance Company - New York, NY 10148

MetLife®

John Q. Sample
123 Anytown
Anytown, US 12345-0000

For faster service:

Call
-Rap NAME- at 1-800-000-0000

E-mail
TBD@metlife.com

Please fill in your phone number and e-mail address.

Phone number () _____

E-mail address _____

By signing above I give consent to be contacted by phone and/or e-mail.
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MetLife®

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123 Anytown
Anytown, US 12345-0000

For faster service:

Call
-Rap NAME- at 1-800-000-0000

E-mail
TBD@metlife.com

Please fill in your phone number and e-mail address.

Phone number () _____

E-mail address _____

By signing above I give consent to be contacted by phone and/or e-mail.
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“Never Happen To Me” Advertisement



MetLife®

- Text includes: *“It can never happen to me” is no way to look at the future... When it comes to the future, make sure you see the big picture.*
- Can be used as a Seminar advertisement or a general contact me advertisement
- Designed:
 - Vertical
 - Horizontal
 - Without Snoopy with just text
 - With photographs instead of Snoopy

**“It can never happen to me”
is no way
to look at the future.**

LONG-TERM CARE INSURANCE When it comes to the future, make sure you see the big picture. That means you may want to think about long-term care insurance and help secure tomorrow's freedom today. After all, life happens. But with MetLife Long-Term Care Insurance, you can plan for it. Call your MetLife representative/insurance agent/producer today.

**“It can never happen to me”
is no way
to look at
the future.**

LONG-TERM CARE INSURANCE When it comes to the future, make sure you see the big picture. That means you may want to think about long-term care insurance and help secure tomorrow's freedom today. After all, life happens. But with MetLife Long-Term Care Insurance, you can plan for it. Call your MetLife representative/insurance agent/producer today. Come to a seminar to learn more.

Date: Anyday, 2006
Time: Anytime
Place: Anyplace, Street Address
Contact

have you met life today?®

MetLife®

ADF#1631.05

© 2006 MetLife, Inc. Coverage is offered by ("MetLife") Metropolitan Life Insurance Company, New York, NY. Use most long-term care insurance policies. MetLife policies contain certain exclusions, limitations, and/or other provisions. For complete terms and conditions, contact your MetLife representative/insurance agent/producer. L0604ENYT(exp0407)MLIC-LD 05110422


"What If"

Advertisement

MetLife®



- Text includes: *Plan for "what if." So you'll never have to say "what now?"*
- Can be used as a Seminar advertisement or a general contact me advertisement
- Designed:
 - Vertical
 - Horizontal
 - Without Snoopy with just text
 - With photographs instead of Snoopy



LONG-TERM CARE INSURANCE SEMINAR No one knows what the future may bring, but you can ease your "what ifs" by coming to our seminar/sales presentation. We'll show you how long-term care insurance can help protect the freedom you

**Plan for "what if."
So you'll never have to say "what now?"**

LONG-TERM CARE INSURANCE SEMINAR No one knows what the future may bring, but you can ease your "what ifs" by coming to our seminar planning ahead. We'll show you how long-term care insurance can help protect the freedom you enjoy today.

Date: Anyday, 2006
Time: Anytime
Place: Anyplace, Street Address
Contact

have you met life today?™
ADF#1632.05

MetLife®

© 2006 MetLife, Inc. Coverage is offered by ("MetLife") Metropolitan Life Insurance Company, New York, NY. Life most long-term care insurance policies. MetLife policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in force. Premium rates can only be based on a class-wide basis. For complete costs and details, contact a MetLife Representative/ Insurance Agent/Producer: L0604ENYT/Young/07/MLIC-ID: 05110422

“Run For It” Advertisement

MetLife®



- Text includes: *Give life a run for it. But be prepared in case of a stumble.*
- Can be used as a Seminar advertisement or a general contact me advertisement
- Designed:
 - Vertical
 - Horizontal
 - Without Snoopy with just text
 - With photographs instead of Snoopy

The advertisement layout consists of two main panels. The left panel features a large illustration of Snoopy running, wearing headphones and a backpack. Below the illustration is the text: "Give life a run for it. But be prepared in case of a stumble." The right panel is a smaller version of the same advertisement, featuring a smaller illustration of Snoopy and the same text. Above the right panel is a box with the text: "LONG-TERM CARE INSURANCE. You want to keep running for as long as possible. But if something gets in your way, be prepared. Long-Term Care Insurance can help." Below the right panel is a box with the text: "LONG-TERM CARE INSURANCE. You want to keep running for as long as possible. But if something gets in your way, be prepared. Long-Term Care Insurance can help protect the freedom you enjoy today. Know that MetLife wants to be there in case you hit a snag. Call your MetLife representative/insurance agent/producer today. Come to a seminar to learn more." Below this box is the text: "Date: Anyday, 2006 Time: Anytime Place: Anyplace, Street Address Contact". At the bottom right of the right panel is the MetLife logo. At the bottom left of the right panel is the text: "have you met life today? ADF#1633.05".

LONG-TERM CARE INSURANCE. You want to keep running for as long as possible. But if something gets in your way, be prepared. Long-Term Care Insurance can help.

Give life a run for it. But be prepared in case of a stumble.

LONG-TERM CARE INSURANCE. You want to keep running for as long as possible. But if something gets in your way, be prepared. Long-Term Care Insurance can help protect the freedom you enjoy today. Know that MetLife wants to be there in case you hit a snag. Call your MetLife representative/insurance agent/producer today. Come to a seminar to learn more.

Date: Anyday, 2006
Time: Anytime
Place: Anyplace, Street Address
Contact

MetLife®

have you met life today?
ADF#1633.05

© 2006 MetLife, Inc. Coverage is offered by "MetLife" Metropolitan Life Insurance Company, New York, NY. Like most long-term care insurance policies, MetLife policies contain certain exclusions, limitations, a limitation period, restrictions of benefits and terms for keeping funds in force. Premium rates can only be based on a class-wide basis. For complete costs and details, contact a MetLife Representative/Insurance Agent/Producer. LONG-TERM CARE INSURANCE LIC. 06-11-9422

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Effects from Employee Caregiving Oversized Postcard



MetLife®

- Oversized to break through the clutter
- This postcard poses the question: *If one of your employees should become a caregiver for an ill spouse or an elderly parent, how would this affect your company's bottom line?*
- Postcard provides succinct survey results from working caregivers
- Target audience includes employers

In one survey, working caregivers reported having had to⁽¹⁾:

■ Go in late, leave early	57%	■ Lose any job benefits	5%
■ Take leave of absence	17%	■ Turn down promotion	4%
■ Go from full-time to part-time	10%	■ Choose early retirement	3%
■ Give up work entirely	6%		

By offering Long-Term Care Insurance to your employees, you'll give them an effective way to help plan for the potentially high costs they could incur if a spouse or a parent became chronically ill or severely injured. Helping to relieve the stresses of caregiving, and planning for it, could help your employees better manage their time at work, which in turn could have a positive effect on your company's bottom line.

(1) National Alliance for Caregiving and AARP, "Caregiving in the U.S.," 2004. (This survey was funded by the MetLife Foundation.)

[Rep Name]
[Address]
[City, State Zip]
[Phone]

DISCOVER WHAT YOU SHOULD KNOW ABOUT
Long-Term Care Insurance.
PLEASE CALL ME FOR MORE INFORMATION.

Metropolitan Life Insurance Company

*If one of your employees
should become a **caregiver**
for an ill spouse or an elderly parent,
how would this affect your company's
bottom line?*

MetLife

ADP#1379.04 (Rev. 02/06)

Metropolitan Life Insurance Company, New York, NY
L0604ENYT(exp0407)MLIC-LD

“Has Your Accountant Told You?” Oversized Postcard



MetLife®

- Oversized to break through the clutter
- This postcard prompts the employer to think if their accountant has told them about the tax advantages of offering LTC Insurance
- Entices the employer to read further about how they can maximize workplace productivity and enhance recruitment
- Target audience includes employers

The image shows a large, oversized postcard layout for MetLife Long-Term Care Insurance. The layout is divided into several sections:

- Top Left:** A photograph of three business professionals in an office setting.
- Top Right:** Text: "Helping you maximize your workplace productivity and enhance your recruiting". Below it, a small box says "Let me show you how!" followed by "Long-Term Care Insurance can help your employees protect against the potentially high costs of long-term care." and "It can also help to relieve the stresses of caregiving, and planning for it, so that your employees can focus their work time energies toward...".
- Middle Left:** Text: "Make me your Long-Term Care Insurance partner I can help with:". Below it, two bullet points: "• Workplace education." and "• Employee applications."
- Middle Right:** A form titled "Give me a call (or e-mail me if you prefer):" with a table for contact information:

Agent Name	
Company Name	
Address	
phone	e-mail
Agent License #	
- Bottom Left:** A large photograph of a smiling Black man in a suit, with other people blurred in the background.
- Bottom Right:** Text: "How to help your employees focus their energies on your business's bottom line." followed by "Has your accountant told you about the tax advantages of offering Long-Term Care Insurance?*" and the MetLife logo with Snoopy.
- Far Right:** A vertical stamp area with the word "STAMP" and a series of vertical lines.
- Bottom Center:** The text "MetLife Long-Term Care Insurance" and "Metropolitan Life Insurance Company".

Metropolitan Life Insurance Company, New York, NY
L0604ENYT(exp0407)MLIC-LD

Add LTCI Oversized Postcard

MetLife®



- Oversized to break through the clutter
- This postcard prompts the reader to make you their LTC Insurance partner
- Helping them get the best talent and keep the best talent
- Target audience includes employers, HR managers, and Benefits decision makers

The image shows a design for an oversized postcard for MetLife's Long-Term Care Insurance (LTCI). The postcard is divided into several sections. At the top left, there's a photo of a person in a gym. Below it, the text reads "Helping you get the best talent and keep the best talent" and "Adding Long-Term Care Insurance to your employee benefits plan is easier than you think!". To the right of this is a form with fields for "Agent Name", "Company Name", "Address", "phone", "e-mail", and "Agent License #". Below the form is a "STAMP" box. The bottom left section features a large photo of a smiling woman in a business suit, with the text "Make me your Long-Term Care Insurance partner" and a list of bullet points: "• Together, we can make it happen in your workplace!", "• Complete employee education program available", and "• Complete or program ins...". The bottom right section has a photo of a woman talking to a group of people, with the text "Add Long-Term Care Insurance to your employee benefit plan." and the MetLife logo. The MetLife logo is also present in the top right corner of the postcard design. The bottom of the postcard design includes the text "Metropolitan Life Insurance Company" and "New York, NY 10166" and "www.metlife.com".

Metropolitan Life Insurance Company, New York, NY
L0604ENYT(exp0407)MLIC-LD

Good News Prospecting Letter

MetLife®



- To introduce MetLife's Multi-Life Discount Program
- Discusses highlights of program, advantages to employers, and MetLife's commitment to the industry
- Outlines key points and considerations to understanding LTC
- Target audience includes employers, HR managers, and Benefits decision makers

[Name of MetLife Licensed Rep
Metropolitan Life Insurance Company
Address
Phone / Fax
Email]

[NAME
COMPANY
ADDRESS]

Dear [NAME]:

I'm pleased to inform you that Metropolitan Life Insurance Company ("MetLife") is introducing our [Long-Term Care Insurance Multi-Life Discount Program] for employers. So now it's easier for you to help you create a comprehensive program that embraces the desires and diverse needs of today's employees. Here are a few highlights:

- A 15% - 10% premium discount for all employees and eligible family members.
- Benefit options for couples that give employees and their spouses* the ability to access each other's coverage, plus spousal household policy discounts. (*Spouse may include, where permitted by law, domestic partner or civil union partner.)
- Access to a wide range of benefits during the elimination (waiting) period. Some benefits can even be accessed without reducing the Total Benefit Amount.
- Premium payment options geared toward the individual financial needs of participants.
- And much more!

OUR COMMITMENT TO LONG-TERM CARE INSURANCE

MetLife has been helping people build financial freedom for over 135 years.

In 1986, we introduced the nation's first group long-term care insurance plan. Today, our leadership continues, as evidenced by a [30% market share].

We enjoy some of the highest ratings from A.M. Best, Standard & Poor's, Fitch, and Moody's for financial strength, and Duff & Phelps for claims-paying ability.²

The Mature Market Institute, a division of MetLife, produces cutting-edge research and analyzes trends related to aging, retirement and long-term care.

I would welcome the opportunity to meet with you to share all of the reasons why Long-Term Care Insurance from MetLife would be a valuable complement to your existing benefits package. As always, we make it easy for you to sponsor, and easy for your employees to access the resources they need when they become eligible for benefits.

- We handle virtually all administration and planning.
- We implement a comprehensive, multimedia employee communication program to help you generate awareness, enhance understanding and maximize participation.
- We provide dedicated service support from Certified Long-Term Care Insurance Specialists to address your concerns and those of your employees - in person, online or over the phone.
- We give insureds and their families unlimited, direct access to a Nurse Care Manager specifically assigned to help them every step of the way.

No wonder over [175] employer-sponsored customers rely on us to deliver when it counts the most.

Why not enhance your company's benefits package with one of today's most leading-edge benefits... and help protect the assets your employees have worked so hard to build? It's easy with MetLife's [Long-Term Care Insurance Multi-Life Discount Program]. Please contact me today at [insert phone number]. I look forward to meeting with you soon.

Sincerely,
[MetLife Licensed Rep Name
Title, Company]

P. S. Implementing this important benefit doesn't require the time and resources you and your'd expect. So, call me at [insert phone number] today. Be sure to see the attached page for important considerations for benefits decision makers.

Metropolitan Life Insurance Company, New York, NY
L0508GV9U(exp0906)MLIC-LD

ADFW 1585 05

MetLife®

GOOD NEWS! A new program to help meet your employees' evolving needs

Introducing [MetLife's Long-Term Care Insurance Multi-Life Discount Program]

[DATE]

CONSIDERATIONS FOR BENEFITS DECISION MAKERS

...affecting everyone...

the economy and the continued strain on Social Security have increased the financial burden on families.

...for each and every one of your clients' employees.

...long-term care insurance...

...because...for many number of reasons. Long-term care is assistance that is needed from time to time, to people who — due to chronic health conditions and/or advanced age — are unable to perform activities of daily living without the help of another person.

...by medical or disability insurance, or even to any great extent by long-term care insurance.

...as reported to be \$61,685 per year.³ And the average length of stay is [2.4 years].

...sound business decision...

...responsibilities have a direct correlation to absenteeism, reduced productivity and retirement assets. Offering Long-Term Care Insurance gives your employees a valuable and highly appreciated, means of financial protection.

...premium, LDMRA International, Inc. 2004.]

...company, and are not recommendations of specific policy provisions, rates or amounts. For more information, visit our website at www.metlife.com/employer/bc/.

...Long-Term Care Insurance from MetLife

...for more information, visit our website at www.metlife.com/employer/bc/.

...Long-Term Care Insurance policies are guaranteed renewable. This means that once a policy is issued, it remains in force for the life of the insured, regardless of changes in health. Premium rates can only be raised as the result of a rate increase and approved by the Department of Insurance.

...contain certain exclusions, limitations, elimination periods, reductions of benefits and other conditions. Please contact your MetLife Representative or broker, or contact a MetLife Certified Long-Term Care Specialist for more information.

...depending upon state availability, coverage may be offered by the following MetLife policies: MetLife Long-Term Care Insurance, MetLife Long-Term Care Insurance Multi-Life Discount Program, MetLife Long-Term Care Insurance Multi-Life Discount Program for Partnerships.

Metropolitan Life Insurance Company, New York, NY
L0508GV9U(exp0906)MLIC-LD

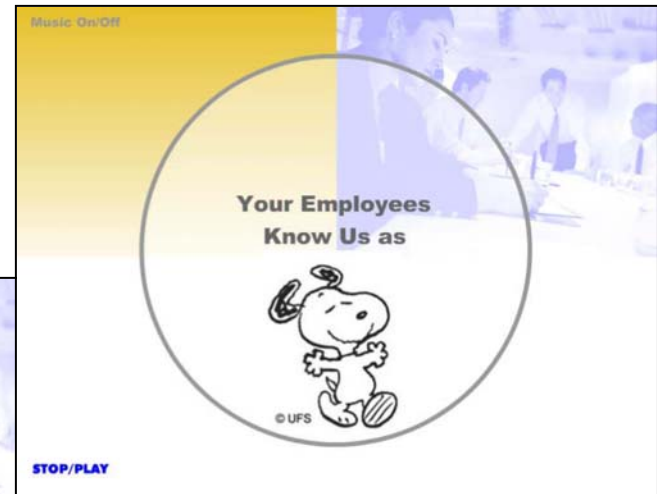
Leader in Benefit Solutions

Employer Flash Presentation



MetLife®

- High level overview of MetLife's reputation in the employee benefits industry
- Target audience includes employers, HR managers, and Benefits decision makers



New Prospecting Materials



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- ☑ Individual – Family-Oriented
- ☑ Individual – Financial Mindset
- ☑ Letters with Essentials[®] BRC
- ☑ Advertisements
- ☑ Multi-Life, Employer (First Sale)

How can I get these?



MetLife®

- MetLife Fulfillment Center using LTC# -- see next slide for LTC# chart
- If not printed, these can be located on eForms
- Currently only available in non-advertising states:
 - AK, CT, CO, DC, HI, IA, IL, MA, MO, MS, MT, ND, NE, NH, NV, NY, OH, OR, PA, RI, SC, TN, UT, WA, WI
- Questions? Contact the appropriate Resource Line affiliated with your distribution channel

How can I get them...

MetLife Fulfillment Order Information



MetLife®

	<u>Material Title</u>	<u>LTC Order #</u>
1	<i>Why MetLife?</i> - Consumer Brochure	LTC03096
2	<i>Independence</i> – Self-Mailer with BRC	LTC03098
3	<i>JFK Quote</i> - Self-Mailer with BRC	LTC03488
4	<i>1%</i> - Self-Mailer with BRC	LTC03099
5	<i>What's Your LTC Plan?</i> - Self-Mailer with BRC	LTC03100
6	<i>Essentials</i> ® Letter with BRC – In-Force Prospect	LTC03492A
7	<i>Essentials</i> ® Letter with BRC - Cold Prospect	LTC03492B
8	<i>Essentials</i> ® Letter with BRC - Recent Seminar Attendee Prospect	LTC03492C

How can I get them...

MetLife Fulfillment Order Information, Continued...



MetLife®

	<u>Material Title</u>	<u>LTC Order #</u>
9	Advertisement - Snoopy, <i>What If?</i>	No LTC#, search title and version desired, i.e.. Horizontal, Text Version, etc..
10	Advertisement - Snoopy, <i>Never Happen to Me</i>	No LTC#, search title and version desired, i.e.. Horizontal, Text Version, etc..
11	Advertisement - Snoopy, <i>Run for it</i>	No LTC#, search title and version desired, i.e.. Horizontal, Text Version, etc..
12	<i>Effects from Employer Caregiving</i> - Oversized Postcard	LTC01981
13	<i>Add LTCI</i> - Oversized Postcard	LTC03350
14	<i>Has Your Accountant Told You?</i> - Oversized Postcard	LTC03351
15	<i>Good News</i> - Prospecting Letter	No LTC#, search title on eForms
16	<i>Leader in Benefit Solutions</i> - Flash Presentation	LTC03546

New Prospecting Materials

MetLife[®]



*GOOD
PROSPECTING!*