A new solution to a growing problem.

Disabling injuries and chronic illnesses cause millions of Americans to need long-term care each year. And that number is growing rapidly. While the need for long-term care can occur at any time during one’s life, the longer people live, the greater the risk they will need long-term care. But many people aren’t prepared for the significant impact long-term care can have on their savings, their families and their independence.

For nearly half of the people needing long-term care today, their only means of paying for it is by using personal savings and assets, and eventually through Medicaid. But it doesn’t have to be that way.

MetLife LTC LifeStage Advantage – the easier way to build lifelong security.

MetLife has developed a completely new kind of long-term care insurance. It offers your clients the protection they need without the complexity often associated with traditional long-term care insurance plans. By taking an innovative life stage approach, LTC LifeStage Advantage makes it easy to build coverage that addresses the changing needs of each of your clients.

1 Long-Term Care Financing Project Fact Sheet, Harriet Komisar and Lee Shirey Thompson, Health Policy Institute, Georgetown University, 2002.
The advantages for you.
MetLife LTC LifeStage Advantage offers you an innovative, yet simple way to meet your clients’ specific long-term care needs, whatever their current life stage.
With MetLife LTC LifeStage Advantage, you have:
• A simple alternative to traditionally complex long-term care insurance.
• An innovative life stage approach that provides you the opportunity to help your clients purchase the coverage they can afford now, because some coverage is better than no coverage.
• An emphasis on selecting a Total Benefit Amount, as opposed to a daily benefit amount. This is a more familiar concept to many people who have purchased life insurance, therefore it is easier to explain to clients.
• An easy-to-understand application with fewer options to consider, making your job easier.
• A built-in opportunity to keep in touch with your clients as they build their coverage with the Guaranteed Purchase Option Rider.
• The reliability, experience and financial strength of MetLife backing your clients’ policies.

The advantages for your clients.
MetLife LTC LifeStage Advantage offers your clients a simple and competitively priced way to help protect themselves and their families from the costly consequences of needing long-term care.

Why MetLife LTC LifeStage Advantage?

The advantages for you.
With MetLife LTC LifeStage Advantage, your clients have:
• A maximum of three easy steps to choose the right coverage.
• Fewer options to consider; many features are built into the plan, which simplifies the decision making process.
• Less time waiting for benefits and tracking services with a calendar day elimination period.
• Personalized support from MetLife’s dedicated Care Coordination experts.
• A simple and affordable way to lock in their insurability at a younger age, while allowing the flexibility to build up their coverage over time.

MetLife makes it easy.
With MetLife LTC LifeStage Advantage, you have a plan that’s easy to explain, easy to understand and easy to sell. Contact your MetLife LTCI Regional Sales Vice President / Regional Sales Director today to learn more about how this new plan can benefit your clients and your business.

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MetLife LTC LifeStage Advantage:
A simple alternative to traditional long-term care insurance.

Some people want the ability to choose the exact coverage selections that are best suited to their needs. But for many of your clients, reviewing and deciding between numerous options can be overwhelming. Now, there’s an alternative. With MetLife LTC LifeStage Advantage, you have the tools to offer the right solution for a much broader pool of clients.

One simplified plan design.
MetLife LTC LifeStage Advantage offers comprehensive coverage inside a simplified plan design. Many popular features are built right into the plan, reducing the number of decisions that need to be made.

Two life stage-based options.
MetLife LTC LifeStage Advantage is specifically designed to address the needs of different life stages. Depending on their age and current life situation, your clients will choose either the Simple Advantage or Custom Advantage plan.

Solutions for every stage of life.

<table>
<thead>
<tr>
<th>Simple Advantage&lt;sup&gt;SM&lt;/sup&gt;</th>
<th>Custom Advantage&lt;sup&gt;SM&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available for ages 18 – 61</td>
<td>Available for ages 18 – 84</td>
</tr>
<tr>
<td>Key Feature</td>
<td>Key Feature</td>
</tr>
<tr>
<td>Allows clients to get started sooner with an affordable level of protection and then add to it over time, without underwriting, up to double their original monthly and total benefit amount.</td>
<td>Allows clients to purchase the amount of coverage that will best protect their assets today, at the premium rate at their current age, while also offering the choice of inflation protection for tomorrow.</td>
</tr>
<tr>
<td>Targeted to</td>
<td>Targeted to</td>
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| • Single young professionals just starting to plan for their future | • People who want to purchase a more complete amount of coverage, but still want it to grow as the cost of care rises
• Couples with competing financial priorities and limited ability to purchase complete coverage now | • Working adults about to retire
• Retired couples and older individuals who want to have their full coverage in place now |
| Initial coverage up to $500,000 | Initial coverage up to $1 million |
| Benefit Increase Option The Guaranteed Purchase Option (GPO) guarantees your clients’ insurability for future coverage increases throughout their various life stages. Increases can be made every three years, up to age 65. | Benefit Increase Options The three Benefit Increase Options (Future Purchase Option and Automatic Compound Inflation Protection based on 3% or 5%), or the choice of no inflation protection, provide clients the protection over increasing costs of care, at a level and premium that best suits their needs. |

<sup>1</sup> The GPO is automatically included in the Simple Advantage policy; the client has a choice whether or not to exercise it. When the GPO expires, the client’s premium will be reduced. Available only at initial issue to insureds age 18 – 61. A minimum of 25% of initial coverage must be purchased each time the GPO is exercised. If the insured rejects the GPO twice in a row, the rider will be dropped.
It’s as easy as 1-2-3.
Getting started with MetLife LTC LifeStage Advantage couldn’t be easier. Just assist your clients with these three steps.

Select either Simple Advantage or Custom Advantage and a maximum amount of coverage.

Consider one or more of the three Optional Riders.

Select a Benefit Increase Option. Custom Advantage Plan only.

Each plan automatically includes the following features:

- Return of premium in the event of death before age 70
- International coverage
- Initial needs assessment
- Dedicated care coordination support
There are many insurance providers to choose from, but when it comes to stability, reliability and experience, few companies can top MetLife’s track record.

- Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S.
- MetLife has consistently earned high marks from insurance industry rating agencies for financial strength and claims-paying ability.
- Our unique, industry-leading resource, the MetLife Mature Market Institute® (MMI), is a dedicated information and policy research center on aging, retirement and long-term care. Staffed with gerontologists, MMI is a true advocate for the 50+ market with a genuine commitment to the industry.
- In 1983 MetLife established a dedicated unit to exclusively focus on the LTCI product offering and is one of the largest LTCI carriers in the U.S. today.

• MetLife uses simple approval and claims processes that ensure smooth and timely payments. Claims are generally paid on average within 10 business days of receipt of all required information.

• MetLife sends satisfaction surveys to 100% of insureds who become eligible for benefits. Over 95% rate their experience as either excellent or very good.

Policy features and benefits vary by state. Please refer to the Policy for complete details.

Trust the Strength of MetLife.
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MetLife LTC LifeStage Advantage

for every stage of your client’s solutions life

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New York, NY 10166

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