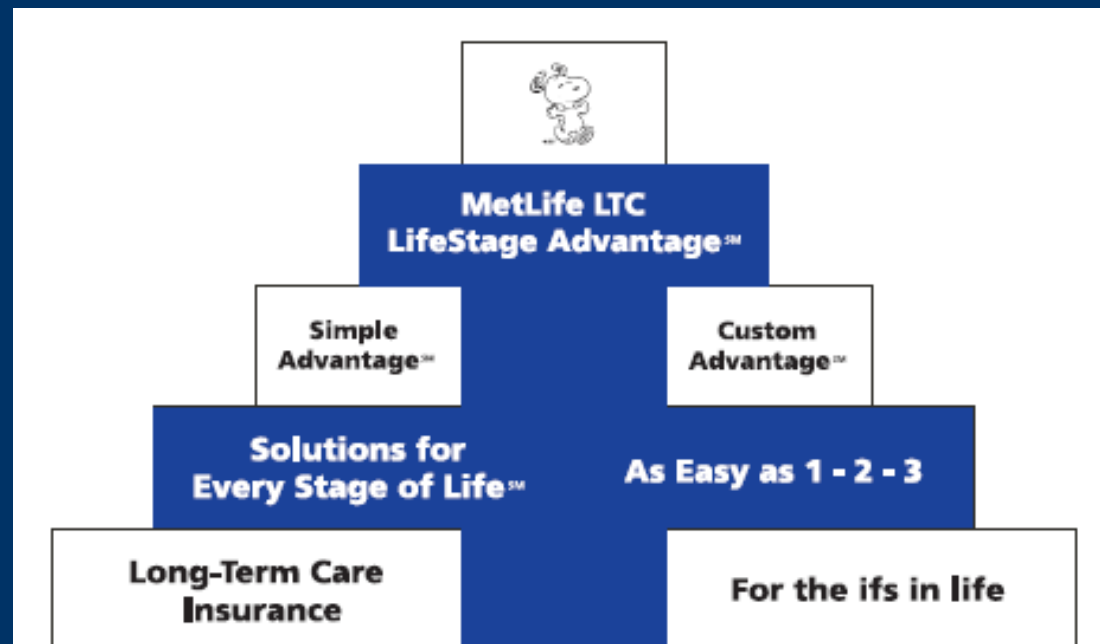


MetLife LTC LifeStage AdvantageSM

MetLife[®]



Solutions for every stage of lifeSM

Metropolitan Life Insurance Company, New York, NY 10166

Producer Training Use Only – Not to be Used With the General Public

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MetLife LTC LifeStage Advantage

Today's Focus will be on:

- The Current Environment
- The Alternate Solution
- The Features and Benefits
- Sales Ideas

The Current Long-Term Care Environment

- Only 37% of Americans have sufficient knowledge about LTC planning
- Many people aged 45+ believe they have LTCI when they do not²
- People in different life stages do not have the same priorities or financial situation³

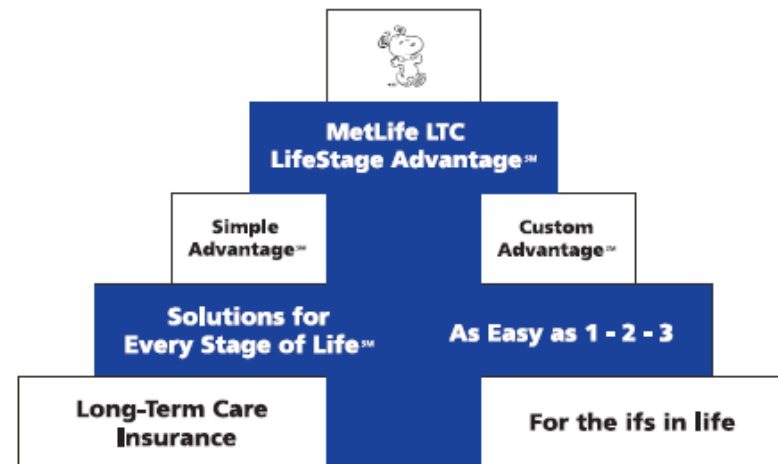
1. The Media Reality Check, Content Analysis of Recent News Coverage Of Long-Term Care Insurance, October 2004, MetLife Mature Market Institute

2. AARP study: The Costs of Long-Term Care: Public Perceptions Versus Reality in 2006, December 2006

3. MetLife Consumer Focus Group

Solution – MetLife LTC LifeStage Advantage

- **Build your coverage**
- **Simple design**
- **Innovative approach**
- **A solution that addresses every stage in life**



MetLife LTC LifeStage Advantage

- Two plan options:
 - **Simple AdvantageSM**
 - **Custom AdvantageSM**

**Designed to provide solutions for every
stage of your client's life.**

Easy as 1-2 (or 3)

Simple AdvantageSM

STEP 1. Select the Maximum Amount of Initial Coverage you want:

| | | Total Benefit Amount | | | | | |
|------------------------|------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | \$75K | \$100K | \$200K | \$300K | \$400K | \$500K |
| Monthly Benefit Amount | \$3K | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| | \$6K | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

STEP 2. Decide whether you want any of the 3 Optional Benefit Riders:

- Shared Care Rider Yes No
- Nonforfeiture Coverage Rider Yes No
- Cash Benefit Rider Yes No

The Simple Advantage plan includes the Guaranteed Purchase Option (GPO) which allows the purchase of additional coverage, up to double the original TBA, without underwriting, until age 65.

Custom AdvantageSM

STEP 1. Select the Maximum Amount of Initial Coverage you want:

| | | Total Benefit Amount | | | | | | |
|------------------------|-------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | \$75K | \$100K | \$200K | \$300K | \$400K | \$500K | \$1MM |
| Monthly Benefit Amount | \$3K | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | \$6K | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| | \$9K | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | \$12K | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | \$15K | | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

STEP 2. Decide whether you want any of the 3 Optional Benefit Riders:

- Shared Care Rider Yes No
- Nonforfeiture Coverage Rider Yes No
- Cash Benefit Rider* Yes No

STEP 3. Select a Benefit Increase option:

- Future Purchase
- 3% Automatic Compound
- 5% Automatic Compound
- I do not choose a benefit increase option

or

Custom Advantage – Easy As 1-2-3

STEP 1. Select the Maximum Amount of Initial Coverage you want:

| Monthly Benefit Amount | Total Benefit Amount | | | | | | |
|------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | \$75K | \$100K | \$200K | \$300K | \$400K | \$500K | \$1MM |
| \$3K | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | |
| \$6K | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| \$9K | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$12K | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$15K | | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

STEP 2. Decide whether you want any of the 3 Optional Benefit Riders:

- Shared Care Rider Yes No
- Nonforfeiture Coverage Rider Yes No
- Cash Benefit Rider* Yes No

STEP 3. Select a Benefit Increase option:

- Future Purchase
- 3% Automatic Compound
- 5% Automatic Compound
- I do not choose a benefit increase option

*Not available with \$1mm Total Benefit Amount

Simple Advantage – Easy As 1-2

STEP 1. Select the Maximum Amount of Initial Coverage you want:

| | | Total Benefit Amount | | | | | |
|------------------------|------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | \$75K | \$100K | \$200K | \$300K | \$400K | \$500K |
| Monthly Benefit Amount | \$3K | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| | \$6K | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

STEP 2. Decide whether you want any of the 3 Optional Benefit Riders:

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- Cash Benefit Rider Yes No

The Simple Advantage plan includes the Guaranteed Purchase Option (GPO) which allows the purchase of additional coverage, up to double the original TBA, without underwriting, until age 65.

Guaranteed Purchase Option

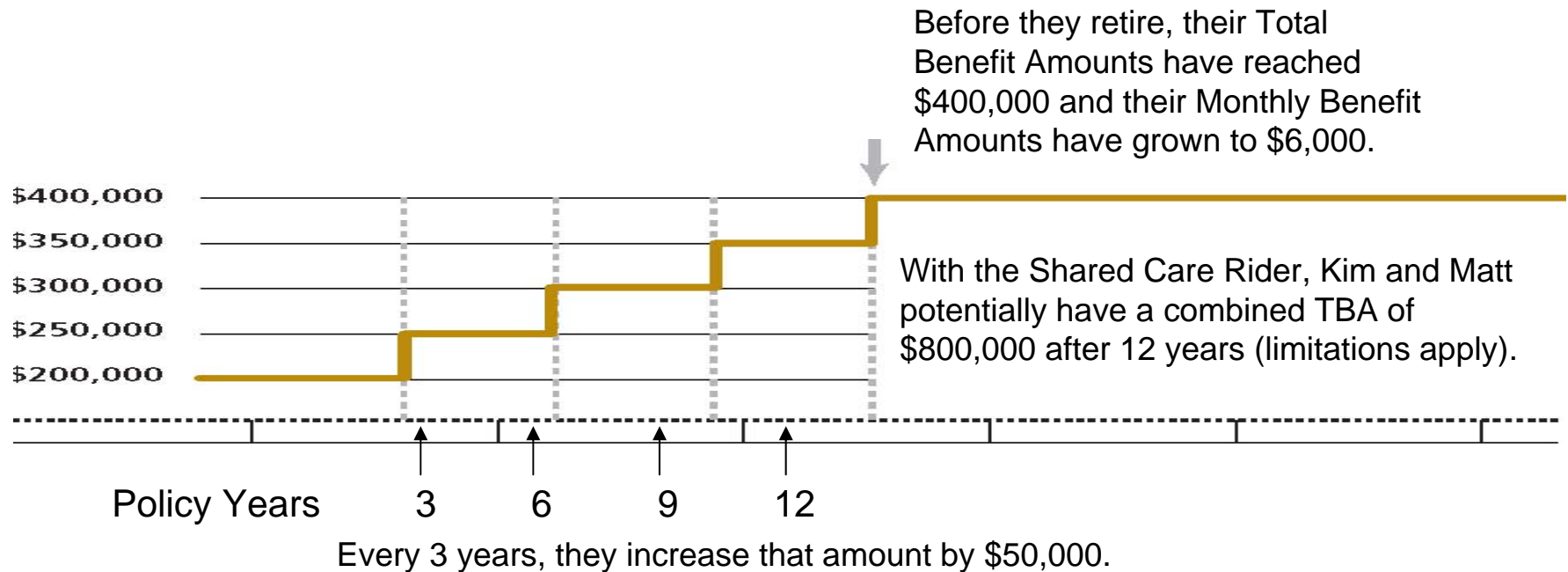
- Start with what the client can afford and build coverage
- Increase monthly and total benefit amounts
- Option to increase every three years, prior to age 65
- Ability to double the client's coverage
- No additional underwriting for GPO increases

Sales Ideas - Simple Advantage

Meet Kim and Matt: Age 40, with competing financial demands

Their Concerns: Affordability of LTC insurance while paying for children's education, saving for retirement and caring for aging parents

Solution: They each purchase Simple Advantage with \$200,000 TBA and the Shared Care Rider



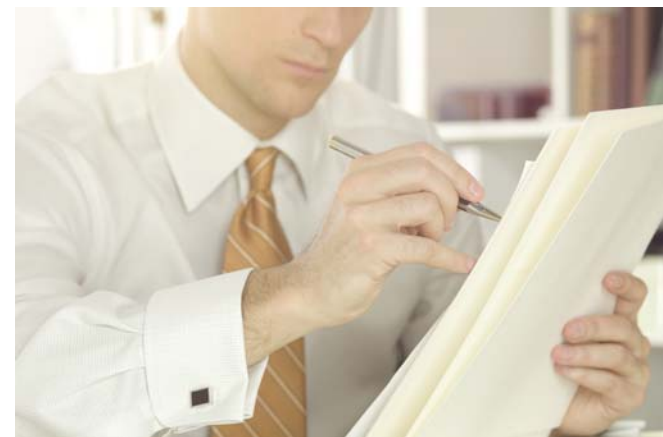
Simple Advantage & Custom Advantage

Features Included in Each Plan:

- ☑ 100% of monthly benefit amount for care at home or away from home
- ☑ 50-Day Bed Reservation per calendar year
- ☑ Initial Needs Assessment and Ongoing Care Coordination Services
- ☑ Alternate Services Provision
- ☑ International Coverage
- ☑ Return of Premium on Death up to age 70
- ☑ 100 Calendar Day Elimination Period

Easier to Complete Application

- Shorter application
- Single application for Multi-Life
- Dual application for non Multi-Life
- Client Pack



MetLife LTC LifeStage Advantage

Why Do You Want to Market This Product?

- Adaptable to client's stage in life
- Innovative
- Relationship builder
- 1,2,3 process
- Simple to explain

Trust the Strength of MetLife

- Experience & stability for nearly 140 years
- One of the first companies to offer long-term care insurance more than 20 years ago
- Consistently earned high marks from insurance industry ratings agencies for financial strength and claims-paying ability
- MetLife Mature Market Institute® - Industry recognized thought leader on aging, retirement & long-term care issues

Questions?

THANK YOU

Important Information

- Please refer to the MetLife LTC LifeStage Advantage Specimen Policy for more complete information.
- Subject to state availability, Metropolitan Life Insurance Company (“MetLife”) individual Long-Term Care (“LTC”) Insurance coverage is offered by policy number: 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.