

Look to a Leader

Financial Strength & Stability You Can Trust



MetLife®

HERITAGE & STRENGTH

- Since 1868, MetLife has been one of the largest and most respected financial services institutions in the U.S.
- MetLife has \$501.7 billion in total assets as of December 31, 2008.
- 90 of the top 100 FORTUNE 500® U.S. Corporations are MetLife customers.

LEADERSHIP & COMMITMENT TO THE LONG-TERM CARE INSURANCE 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 insures or administers LTC Insurance for over 700,000 policyholders as of December 31, 2008.
- Total 2008 LTCI in-force premium is over \$1 billion.
- Our commitment to the industry and our policyholders is driven by sound underwriting practices.
- 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.
- MetLife consistently receives high ratings from the financial rating agencies for our ability to meet policyholder obligations. These ratings take into account factors such as our overall financial picture, management strength, financial reserves, and claims-paying history.

RATING AGENCY	RATINGS
A.M. BEST ^{1*}	A+ (SUPERIOR) for financial condition and operating performance
MOODY'S INVESTORS SERVICE ^{2*}	Aa2 (EXCELLENT) for financial strength
FITCH ^{3*}	AA (VERY STRONG) for claims-paying ability
STANDARD & POOR'S ^{4*}	AA- (VERY STRONG) for claims-paying ability

Ratings as of March 19, 2009

CLAIMS

- MetLife has a simplified LTCI claims process with generally only one claim form per provider for the life of the claim.
- MetLife has paid more than \$1.1 billion in LTCI claims as of December 31, 2008.
- MetLife has more than \$5.5 billion in LTCI reserves as of December 31, 2007.
- Generally, approved claims are paid within 10 business days of receipt of all required information.
- The *MetLife Care Coordinator Services* is a valuable program that provides assistance to insureds in locating long-term care providers for insureds, or for uninsured family members. Additionally, *MetLife Care Coordinators* provide insureds with support, advice, and can develop a plan for care based on the insured's personal situation.
- The *MetLife Care Coordinator Services* is a unique program that can save hours in researching care options, can help alleviate the stress of locating appropriate care services, and allows an insured to focus on other important work, family and daily responsibilities.

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

Ratings apply to MetLife's financial strength and claims-paying ability as of March 19, 2009 and not the performance of any of its products.

* Negative Outlook

- 1 A Best's Financial Strength Rating is an independent opinion, based on a comprehensive quantitative and qualitative evaluation, of a company's balance sheet strength, operating performance and business profile. The A+ rating is the second highest rating on this 16 step scale and indicates that the company has superior ability to meet its ongoing obligations to policyholders. Rating explanations can be found at www.ambest.com/ratings/guide.asp.
- 2 A Moody's Insurance Financial Strength Rating is an opinion of the ability of insurance companies to repay punctually senior policyholder claims and obligations. The Aa2 rating is the third highest rating on this 21 step scale, and indicates that the company offers excellent financial security. Ratings explanations can be found at: www.moody's.com; choose "About Moody's," choose "Rating Definitions."
- 3 A Fitch Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization. The rating is assigned to the company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, such as guaranteed investment contracts. The AA rating is the third highest rating on this 22 step scale and indicates a very strong capacity to meet policyholder and contract obligations on a timely basis. Ratings explanations can be found at: www.fitchratings.com; choose "Ratings Definitions."
- 4 A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. This opinion is not specific to any particular policy or contract, nor does it address the suitability of a particular policy or contract for a specific purpose or purchaser. The AA- rating is the fourth highest rating on this 21 step scale and indicates that the insurer has Very Strong financial security characteristics, differing only slightly from those rated higher. Ratings explanations can be found at: www.standardandpoors.com; choose "Products & Services," choose "Ratings," choose "Criteria, Policies, Definitions & Requests for Comment."

• 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

Coverage is offered by Metropolitan Life Insurance Company ("MetLife"), New York, NY. Depending upon state availability, coverage may be offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, LTC2007 and may be followed by the state's 2-letter abbreviation; "ML" for Multi-Life policies; "P" for Partnership policies. Like most long-term care insurance policies, MetLife policies contain certain exclusions and limitations, elimination periods, reductions of benefits and terms for keeping them in-force. Premium rates can only be raised on a class-wide basis. For complete costs and details, please call a MetLife representative/insurance agent/producer.

MetLife®

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