

# MetLife LTC LifeStage Advantage<sup>SM</sup>

## Plans-at-a-Glance



# MetLife<sup>®</sup>

### SIMPLE ADVANTAGE<sup>SM</sup> PLAN

### CUSTOM ADVANTAGE<sup>SM</sup> PLAN

Plan Type	Comprehensive; Monthly Reimbursement (Cash Benefit Rider available – see below)																																																																		
Issue Ages	18 - 61 (premiums banded 18 - 30)																																																																		
Monthly Benefit Amount (MBA) and Total Benefit Amount (TBA)	<table border="1"> <thead> <tr> <th>Monthly Benefit Amount (MBA)</th> <th colspan="6">Total Benefit Amount (TBA)</th> <th colspan="6">Total Benefit Amount (TBA)</th> </tr> <tr> <th></th> <th>\$75K</th> <th>\$100K</th> <th>\$200K</th> <th>\$300K</th> <th>\$400K</th> <th>\$500K</th> <th></th> <th>\$75K</th> <th>\$100K</th> <th>\$200K</th> <th>\$300K</th> <th>\$400K</th> <th>\$500K</th> </tr> </thead> <tbody> <tr> <td>\$3K</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>\$3K</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> </tr> <tr> <td>\$6K</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>\$6K</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> <td>■</td> </tr> </tbody> </table>												Monthly Benefit Amount (MBA)	Total Benefit Amount (TBA)						Total Benefit Amount (TBA)							\$75K	\$100K	\$200K	\$300K	\$400K	\$500K		\$75K	\$100K	\$200K	\$300K	\$400K	\$500K	\$3K	■	■	■	■	■	■	\$3K	■	■	■	■	■	■	\$6K	■	■	■	■	■	■	\$6K	■	■	■	■	■	■
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\*\$1MM not available with Cash Benefit Rider

### OPTIONAL RIDERS AVAILABLE WITH BOTH SIMPLE ADVANTAGE AND CUSTOM ADVANTAGE

Shared Care Rider	<ul style="list-style-type: none"> <li>Insured and spouse/partner** can access benefits under each other's policy once the TBA under their own policy is exhausted</li> <li>When insured dies, remaining TBA under his/her policy is transferred to the spouse's/partner's policy at no extra cost</li> <li>Rider available at any time, subject to underwriting; Both spouse/partners must have identical policies</li> </ul>
Nonforfeiture Rider	<ul style="list-style-type: none"> <li>Provides some benefits if policy lapses for nonpayment of premiums or if cancelled by insured</li> <li>Rider must be in effect for 3 years and be in effect when the policy ends</li> <li>Provides full MBA and a reduced TBA equal to the greater of: the total amount of premium paid; or 1x MBA</li> <li>Available at initial application only</li> </ul>
Cash Benefit Rider	<ul style="list-style-type: none"> <li>Full MBA paid as cash payment (regardless of actual charges incurred) instead of reimbursement for covered services</li> <li>Available at initial application only; \$1MM TBA not available</li> <li>Benefits paid over annual IRC limit may be taxable</li> </ul>

### GUARANTEED PURCHASE OPTION (GPO) (INCLUDED WITH SIMPLE ADVANTAGE ONLY)

- Insured able to purchase additional coverage every 3 years, up to age 65, with no additional underwriting
- Premium for increase in coverage is at attained age rates
- Lifetime maximum increase available is 2x initial TBA and 2x initial MBA (MBA increases at same rate as TBA)
- Minimum of 25% of initial coverage must be purchased each time GPO is exercised
- Increases will not occur if insured is eligible for benefits
- If insured rejects two increase offers in a row rider will end
- Rider ends at the earlier of: policy anniversary date after insured's 65th birthday, or when the insured is no longer eligible to receive offers under this rider
- Insured's premium will be reduced at any time that this rider ends
- 10 Year Premium Payment Rider is not available with GPO

### BENEFIT INCREASE OPTIONS (AVAILABLE WITH CUSTOM ADVANTAGE ONLY)

#### FUTURE PURCHASE OPTION (FPO)

- Increases the MBA and remaining portion of the TBA automatically by 5% of the MBA/remaining TBA in effect at the end of the previous policy year
- Increases occur unless insured rejects, in writing, prior to the Policy Anniversary of the year in which the increase is to take effect
- Corresponding increase in premium for increase in coverage at attained age rates
- If insured rejects two times in a row, insured will no longer receive automatic increases, however, can request to have offers reinstated with no additional underwriting
- Increases will not occur if insured is eligible for benefits
- Rider available at any time, subject to underwriting
- 10 Year Premium Payment Rider is not available with FPO

#### AUTOMATIC COMPOUND INFLATION PROTECTION RIDERS

- Increases the MBA and remaining portion of TBA in effect at the end of the previous policy year, either 3% or 5%, with no corresponding increase in premium
- Coverage increases continue while insured is eligible for benefits
- Rider available at any time, with additional underwriting
- 3% Automatic Compound Inflation Protection Rider
- 5% Automatic Compound Inflation Protection Rider

Policy Features and Benefits May Vary By State

**FEATURES & BENEFITS AVAILABLE WITH BOTH SIMPLE ADVANTAGE<sup>SM</sup> AND CUSTOM ADVANTAGE<sup>SM</sup>**

Home and Community Care	<ul style="list-style-type: none"> <li>Reimbursed up to 100% of MBA</li> <li>Home care services           <ul style="list-style-type: none"> <li>Nursing Care, Therapy services, Care Advisory Services, Homemaker Services</li> <li>Services provided by a Home Care Aide, Social Worker or Independent Caregiver</li> <li>Hospice Care</li> </ul> </li> <li>Adult Day Care</li> </ul>
Facility Care	<ul style="list-style-type: none"> <li>Reimbursed up to 100% of MBA</li> <li>Assisted Living Facility, Nursing Home, Hospice Facility</li> </ul>
Elimination Period	• 100 Calendar Days; Once per lifetime and cumulative
Alternate Service Provision	• A MetLife Care Coordinator may authorize benefits for QLTC services not specifically defined as covered services under the policy, as long as the service meets the needs of the insured and is a cost-effective alternative.
Bed Reservation	• Reimburses up to 50 days per calendar year for actual charges incurred, to reserve insured's bed in a facility for any reason
Return of Premium	• If insured dies on or before his/her 70th birthday, 100% of premiums paid, minus any benefits paid or payable, will be returned to insured's beneficiary or estate
International Benefit	<ul style="list-style-type: none"> <li>Pays a cash benefit equal to 50% of the MBA when the insured is outside the U.S.</li> <li>TBA is limited to the lesser of: (1) TBA less benefits paid while insured is in the U.S.; or (2) 50% of TBA</li> <li>EP for International Benefit is doubled to 200 Calendar Days</li> <li>If Cash Benefit Rider is added to policy: International Benefit is modified; pays benefits outside US at 100% of MBA; EP will be 100 Calendar Days</li> </ul>
Contingent Benefit Upon Lapse	<ul style="list-style-type: none"> <li>Limited coverage is provided if the insured's policy ends due to non-payment of premiums, or the insured's written request to cancel, <i>following a substantial premium increase</i> (defined based on NAIC guidelines)</li> <li>Provides full MBA and a reduced TBA equal to the greater of: the total amount of premium paid; or 1x MBA</li> <li>Total benefits paid to the insured will not exceed the TBA in effect immediately prior to the nonforfeiture date</li> </ul>
Initial Needs Assessment	<ul style="list-style-type: none"> <li>1 visit per lifetime; EP does not need to be satisfied</li> <li>If Care Management organization is selected by MetLife – no cost to the insured</li> <li>If Care Management organization is selected by the insured – reimbursed up to \$275 per lifetime</li> </ul>
Premium Waiver	• Premiums waived when EP is satisfied and the insured is receiving payment of benefits
Coordination of Benefits	• Coordination of Benefits (COB) and non-duplication of coverage with other MetLife LTCI coverage and Medicare (COB and non-duplication of coverage not applicable with Cash Benefit Rider)

**ADDITIONAL INFORMATION FOR ALL POLICIES**

Payment Options	<ul style="list-style-type: none"> <li>Standard Pay: Annual, Semi-Annual, Quarterly, Monthly (EFT)</li> <li>10 Year Premium Payment Rider – available at initial application only; N/A with FPO or GPO; May impact the tax deductibility of the premium; The client should consult a tax advisor for further clarification</li> </ul>
Care Coordination Services	MetLife Care Coordinators are available to answer questions about LTC coverage, services and discounts in the insured's area. An insured can also call for advice about caring for a loved one who needs LTC services, even if their family member is not insured with MetLife.
Discounts	30% Spousal** – 15% Marital** – 15% Residential – 10% Preferred Health (N/A for insureds age 80 - 84) – 5% or 10% Multi-Life Discount for approved cases
Underwriting Classes	Preferred (N/A for insureds age 80 - 84), Standard & Substandard (Always quote Standard!)
Save Age	Premium based on age 30 days prior to application date (underwriting requirements based on age at date of signed application)
Policy Effective Dates	<ul style="list-style-type: none"> <li>With Premium (Conditional Receipt may apply): Date all underwriting requirements are met</li> <li>Without Premium: 28 days following underwriting approval date</li> </ul>
Free Look Period	Insured has 30 days to review policy and if desired, return it for a full refund
Policy Delivery	Policy Delivery Receipt (PDR) must be signed within 30 days of Policy Approval Date

\*\* Spouses may include, where permitted by law, Domestic or Civil Union Partners.

Exclusions and Limitations will apply and are found in the Outlines of Coverage.

- 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

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