## New Marketing Materials April, 2006

### MetLife



**Prospecting Consumers?** 

HAVE WE GOT NEWS FOR YOU....

- 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





- 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



- 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



# JFK Quote Self-Mailer with BRC

- "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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#### Self-Mailer with BRC

- 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





#### What's Your LTC Plan?

#### Self-Mailer with BRC



- 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

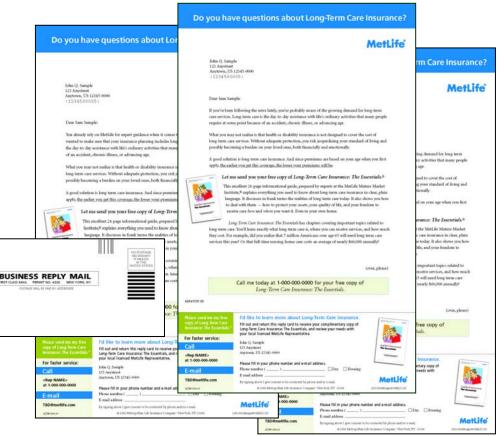


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# Essentials® Letters With BRC for a Free Guide



- 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





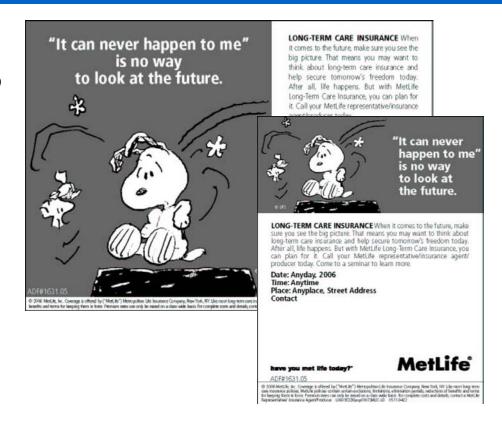
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### "Never Happen To Me"

#### Advertisement



- 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



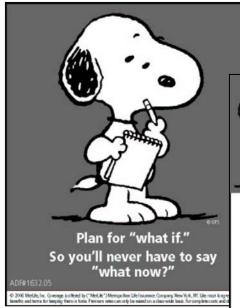
#### "What If"

#### 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



LONG-TERM CARE INSURANCE SEMINARNO 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?"

MetLife

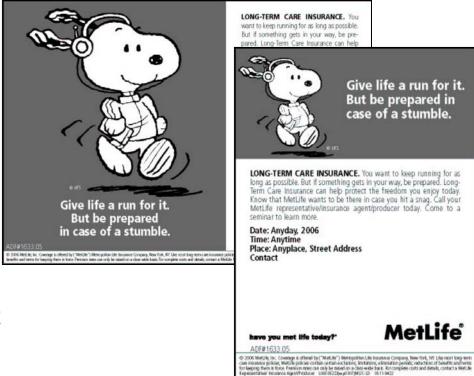
D. 2005. Metalle, Inc. Coverage e offered by "Metalle") Metapoolanu ble traumer Consept, feet Not. NYT Lie most loop-term care increases per lake, Metalle policies on chiran centare metanon, invastions, elementario perioris, elementario perioris, elementario perioris, elementario perioris, elementario or develutare perioris, elementario perioris, elementario, elementario

#### "Run For It"

#### Advertisement



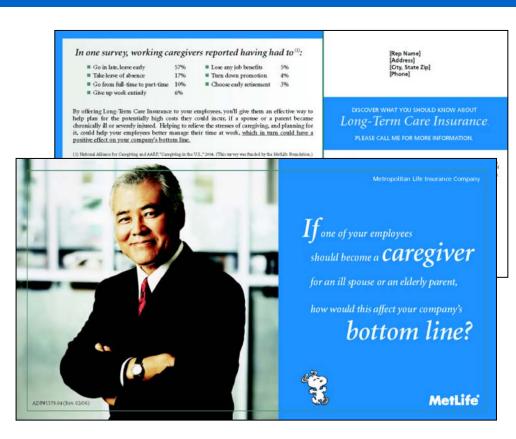
- Text includes: Give life a run for it. But be prepared in case of a stumble.
- Can be used as a Seminar advertisement or a general contact me advertisement
- Designed:
  - Vertical
  - Horizontal
  - Without Snoopy with just text
  - With photographs instead of Snoopy



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# Effects from Employee Caregiving Oversized Postcard

- 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



## "Has Your Accountant Told You?"

#### **Oversized Postcard**

- 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



# 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



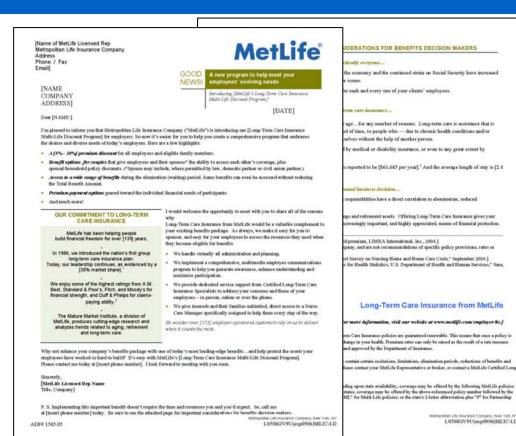
## Good News **Prospecting Letter**

#### MetLife



L0508GV9U(exp0906)MLIC-LD

- 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 I TC
- Target audience includes employers, HR managers, and Benefits decision makers



# 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





Your Employees
Know Us as

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### How can I get these?



- 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

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### MetLife



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

### How can I get them...

MetLife Fulfillment Order Information, Continued...



Material Title	<u>LTC Order #</u>
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9	Advertisement - Snoopy, What If?	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	Effects from Employer Caregiving - Oversized Postcard	LTC01981
13	Add LTCI - Oversized Postcard	LTC03350
14	Has Your Accountant Told You? - Oversized Postcard	LTC03351
15	Good News - Prospecting Letter	No LTC#, search title on eForms
16	Leader in Benefit Solutions - Flash Presentation	LTC03546

## New Prospecting Materials

### MetLife



# GOOD PROSPECTING!