

# VIP2 Multi-Life Kit for Employer Groups

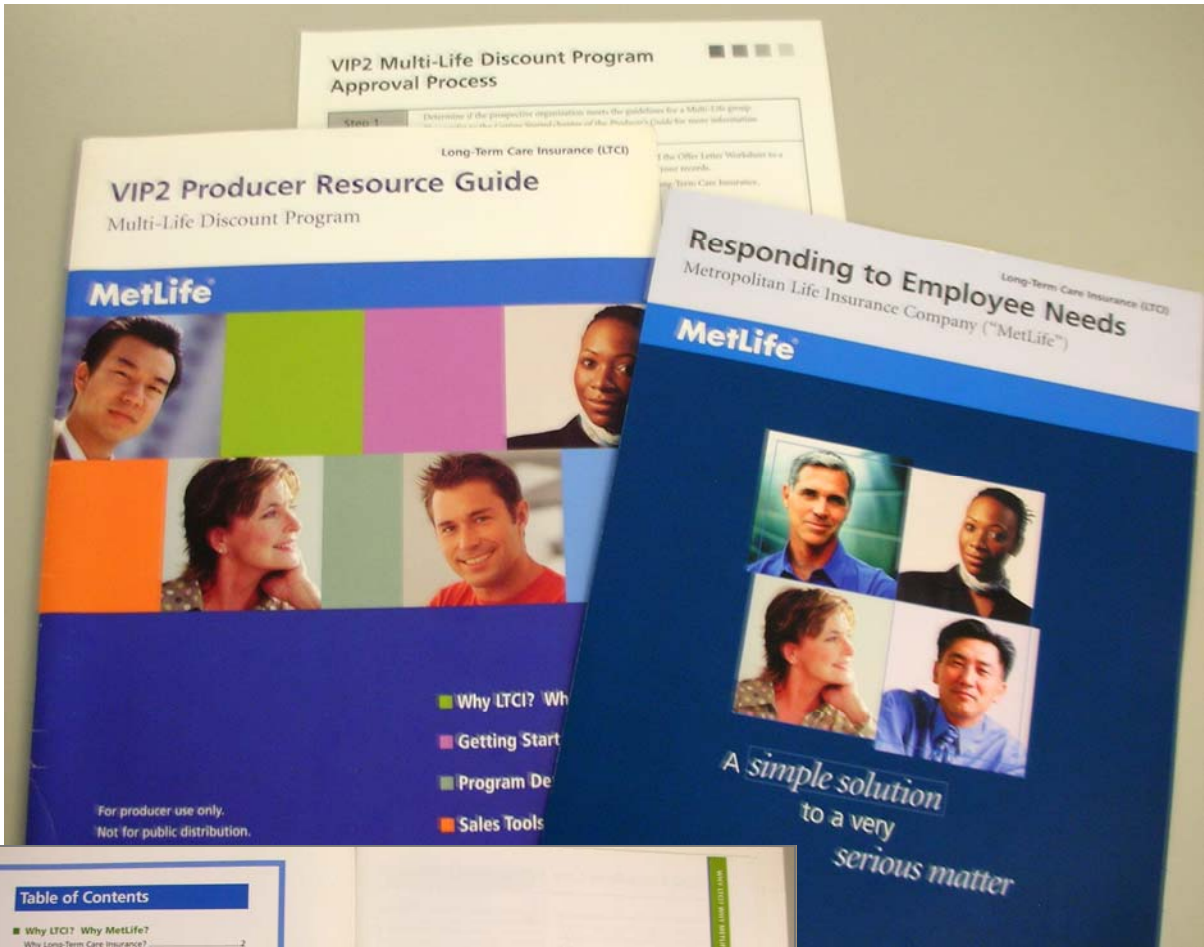


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Effective January 2003

## Why Long-Term Care Insurance? Why MetLife?

### Why Long-Term Care Insurance (LTCI)?

More than 22 million households in the U.S. rely on family members or a loved one to care for an elderly member with chronic activities of daily living. It is estimated that the total number of working caregivers is between 15 million and 22 million nationwide - that's roughly one in every six workers!

For many employees, time shortage is further the impediment. Long-Term Care Insurance is the cornerstone of a solid benefits package. In addition to helping an employee protect and share qualified employees, it helps employees relieve their worries on their work with a correspondingly positive influence on the employer's bottom line.

#### Fast Facts

One study found that the number of Americans covered by group employer sponsored Long-Term Care insurance plans increased by 19% in 2006. By year-end 2006, more than 500,000 employees were covered by 3,800 employers offering plans.\*

**Productivity**  
Studies have shown that 49% of older business have when one of their own jobs and 17% have reduced the amount of time they work due to ongoing responsibilities.† American business loss between \$1 billion and \$20 billion a year in productivity.

### Why MetLife?

**A Powerful Program**  
MetLife's leading center for the employee sponsored group LTCI market opens the door to thousands of new prospects with our Multi-Life Discount Program designed for small to medium-sized businesses.

MetLife's 2002 Multi-Life Discount Program makes it possible for qualifying businesses to offer an attractive benefit at discounted rates and enjoy an unbeatable provision for employee paid participation.

#### Sample Successful Case #1

**Employer:** Medical Group  
**Sold via:** Producer's Existing Base of Business

**Number of Eligibles:** 125  
**Applications:** Executives - 12  
Employees - 28  
**Annual Premiums:** \$75,000.00  
**Plan Structure:** Voluntary Program Modified Underwriting Program Employer Paid/Reimbursement Plan/Flat

**Commitment to Superior Customer Service**  
An appreciation of MetLife's new and improved service for all your sales and marketing support. We are committed to helping you achieve success in the long and growing Long-Term Care Insurance market. Our dedicated team of Multi-Life Account Specialists can guide you through the Multi-Life Discount Program. To address their call:

- Clear 100% rate of insurance application
- Use of the strongest and most respected financial institutions in the world and
- Consistently great high savings from industry experts including Fitch, A.M. Best, Standard and Standard and Poor's.

#### Account Specialists

A Multi-Life Account Specialist can be contacted through the Resource Line, fax or e-mail.

Fax Number: 202-221-4984  
Email: 11344@metlife.com

VIP2 Multi-Life Producer Resource Guide