



Important notice regarding changes in the availability of the VIP2 Premier Policy

Effective April 3, 2009

Please note:

- **The Premier Policy is now available for purchase under the state-approved new rate basis in seven additional states, effective April 3, 2009:**

Delaware, Kansas, Kentucky, Minnesota, Missouri, New Mexico and Pennsylvania

- **This is in addition to the following states:**

Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut (including VIP2 CT Partnership), DC, Georgia, Idaho, Illinois, Iowa, Louisiana, Maine, Maryland, Michigan, Mississippi, Nebraska, New Hampshire, North Dakota, Oklahoma, Oregon, South Carolina, South Dakota, Utah, West Virginia, and Wyoming.

- **Sales of the Premier Policy remain suspended in all other states until the new VIP2 rate basis is approved for use in those states.**
 - **Delays in application processing will occur if applicants who select the Premier Policy reside in a state that has not approved the new rate basis. Those applicants will need to make another policy selection.**

We will continue to provide you with updates as additional states approve the new VIP2 rate basis.

Multi-Life Program Product Comparison Chart



MetLife®

	VIP2	LifeStage Advantage
Simplified Issue Maximum Benefit Limits*	\$300 Daily Benefit Amount, 5-year Benefit Period	Simple AdvantageSM: \$6,000 Monthly Benefit Amount, \$300,000 Total Benefit Amount Custom AdvantageSM: \$9,000 Monthly Benefit Amount, \$500,000 Total Benefit Amount
Application	Application for two people	Application for one person
Elimination Period*	20, 45 or 100 service days (Premier EP-Calendar Days)	100 Calendar Days
Comprehensive Care	Option of Facilities-Only Policy	Comprehensive only
Home & Community Care Reimbursement Percentage*	All VIP2 Policies (except Facilities-Only): 50%, 75% or 100%	100%
Inflation Protection*	All VIP2 Policies: 5% Automatic Compound, 5% Automatic Simple or Future Purchase Option	Simple Advantage: Guaranteed Purchase Option Custom Advantage: 3% Automatic Compound, 5% Automatic Compound or Future Purchase Option
Eligibility Ages	Available for ages 18 – 84	Simple Advantage: Available for ages 18 – 61 Custom Advantage: Available for ages 18 – 84
Decline Offer*	Available with Simplified Issue — Facilities-Only Policy , \$50 DBA, 2-year benefit period, 100-day EP, no benefit increase option available. Sub-standard rates apply. Other limitations may apply. Alternative plan may be offered in AZ, CA, FL, GA, MA, NY, OR, RI, VT & WI	Not available
Actively At Work	Working a minimum of 30 hours a week at employee's usual place of employment, on the date the application is signed	Working a minimum of 30 hours a week at employee's usual place of employment, or other location to which their employer requires them to travel, performing all the usual and customary duties of their occupation on a regular full time basis, on the date the application is signed
Coverage Riders*	<ul style="list-style-type: none"> • Calendar Day • Nonforfeiture • Shared Care • Survivorship • Indemnity (Value Policy only) • Home Care EP Waiver • Return of Premium • Restoration of Benefits (n/a with Premier Policy) 	<ul style="list-style-type: none"> • Cash Benefit • Shared Care • Nonforfeiture

*Subject to state availability.

Employer must choose either **VIP2** or **LifeStage Advantage** (if available in state). Both products cannot be offered simultaneously to employees.

If an employer has chosen to offer **LifeStage Advantage** to a Multi-Life group, the employee(s) or eligible(s) who live in states where **LifeStage Advantage** has not been approved will not have the option to purchase **VIP2** and get the Multi-Life discount. In order to receive the Multi-Life discount, they must wait until their resident state approves **LifeStage Advantage**. Please contact your Multi-Life Program Advisor for more details.

New Qualification Forms have a check box to indicate choice of **VIP2** or **LifeStage Advantage** product.

Metropolitan Life Insurance Company
New York, NY 10166

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