**Long Term Care Acceleration of Death Benefit Rider**

**Competition Flyer**

If you are not talking to your clients about long-term care planning, then you are missing a large opportunity. According to LIMRA, 50% of consumers believe that they need long-term care insurance but only 13% actually own it.¹

The introduction of products combining life insurance with a long-term care rider has allowed the life insurance industry help clients cover some of the financial consequences of needing care. However, just adding a rider to a life insurance policy may not satisfy client needs. All products are not the same. What they cover and the coverage amount differs between carriers.

**MetLife has two life insurance riders that can help protect against the costs of needing care** – the Long Term Care Acceleration of Death Benefit Rider (LTC ADBR) for long-term care protection, and the Enhanced Care Benefit Rider (ECBR) for chronic illness protection. Both riders provide valuable living benefits. Choosing which rider makes sense for your client depends on their individual circumstances. Other companies also offer similar riders, but, like MetLife’s, each one has its own rules and limitations. How do our riders differ and how do they stack up against competing riders in the industry today? Let’s take a look:

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<tbody>
<tr>
<td>MetLife</td>
<td>LTC ADB Rider</td>
<td>Whole Life</td>
<td>Promise WL, Promise WL 120, Promise WL Select 10, Promise WL Select 20</td>
<td>LTC</td>
<td>No</td>
<td>No</td>
<td>2% of Eligible DB not to exceed IRS limit</td>
<td>$10,000,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Current &amp; Guaranteed</td>
<td>Yes²</td>
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<tr>
<td>Mass Mutual</td>
<td>LTC Access Rider</td>
<td>Whole Life</td>
<td>Legacy 100 WL, Legacy 10 WL, Legacy 20 WL, Legacy 65 WL, Legacy HECV WL</td>
<td>Chronic</td>
<td>No</td>
<td>Yes</td>
<td>$30k</td>
<td>$3,600,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Current &amp; Guaranteed</td>
<td>No</td>
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<tr>
<td>Guardian</td>
<td>Long Term Care Services Rider</td>
<td>Whole Life</td>
<td>L99, L95, L121, L10, L20, L65, ESWL 10</td>
<td>LTC</td>
<td>No</td>
<td>No</td>
<td>2% of LTC Pool not to exceed 60 X HIPAA per diem</td>
<td>$2,500,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Current &amp; Guaranteed</td>
<td>Yes</td>
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<tr>
<td>Northwestern Mutual</td>
<td>Accelerated Care Benefit Rider</td>
<td>Whole Life</td>
<td>90 Life, 65 Life, Limited Pay Life (10, 15, 20, 25, 30)</td>
<td>LTC</td>
<td>No</td>
<td>Yes</td>
<td>Total Benefit divided by 24</td>
<td>$1,080,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Guaranteed</td>
<td>Yes</td>
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<tr>
<td>New York Life</td>
<td>Chronic Care Rider</td>
<td>Whole Life</td>
<td>Whole Life, Custom Whole Life</td>
<td>Chronic</td>
<td>Yes</td>
<td>No</td>
<td>1%, 2% or 4% not to exceed IRS limit</td>
<td>$1,000,000</td>
<td>No</td>
<td>No</td>
<td>Guaranteed</td>
<td>No</td>
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</tbody>
</table>

* All riders above are associated with the corresponding company’s whole life products.

¹ 2015 Insurance Barometer Study, LIMRA.
² Premiums are not waived for any rider that provides additional insurance on the Insured.
Financial professionals must be licensed to sell life insurance, and also TO SELL accident/sickness/health insurance, as required by the states in which policies will be issued. THEY MUST BE certified to sell long-term care insurance if so required by that state, and MUST BE CURRENT ON all necessary continuing education requirements.

This data was compiled from ledgers or software provided by participating companies and is current as of July 2015. This information cannot be guaranteed and is subject to change. This information is for producer use only. It is not to be shown to the public or to clients in any form or reproduced in whole or in part. Names and exact makeup of rating classes may vary by product.

New York has an approved rider that provides for acceleration of the death benefit in the event that the insured needs long-term care, as defined by the rider. It is not a long term care policy in this state, and consequently producers do not need to obtain a health insurance nor a LTC certification. MetLife’s LTC training will still be required.

There are differences between the NY rider and the LTC rider described above, notably that: care must be provided pursuant to a plan of care certified by a licensed health care practitioner (and not a physician); there is no elimination period; and benefits are paid retroactively after the expiration of the eligibility period.

Both the Enhanced Care Benefit Rider and the Long Term Care Acceleration of Death Benefit Rider are life insurance riders that accelerate the death benefit on account of the insured’s chronic illness. They are not health insurance policies providing long term care insurance subject to the minimum requirements of New York Law, and do not qualify for the New York State Long Term Care Partnership program. Neither one is a Medicare supplement policy.

MetLife Promise Whole Life, MetLife Promise Whole Life 120, MetLife Promise Whole Life Select 10, MetLife Promise Whole Life Select 20, and MetLife Promise Whole Life Select 65 are issued by MetLife Insurance Company USA on Policy Form 5E-12-10 in all jurisdictions except New York, where they are issued by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY-A.

In addition to determining which rider would satisfy your clients’ needs, you should also review the product(s) to which these riders are attached. These products vary based upon what features would best suit your clients.

Visit the portal to learn just how competitive the MetLife Promise Whole LifeSM portfolio is and how it can help your clients meet their financial goals.

For more information, contact us today.

Whole Life Insurance Products are:
• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed by Any Bank or Credit Union

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