

#11 – (Rev. 0604) Prospecting Letter: In-Force Client, Periodic Review of Plans and Plan Protection

THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY

[Date]

[Client Name]

[Address]

Dear [Client Name]:

You and I have worked together to try and build a secure future for you and your family. I feel it is time for a periodic review of your plans to ensure that what is currently in place still meets your long-term financial needs.

Additionally, we should discuss a way to help ensure that your principal will be protected and will not be depleted in the event you become chronically ill and require long-term care. You have worked too diligently to build for your retirement, let's look into how we can help protect your retirement plan with Long-Term Care Insurance.

Long-term care can be planned for in order to further help protect and safeguard your retirement savings. There are great strategies available, such as Metropolitan Life Insurance Company Long-Term Care Insurance, which provide a variety of insurance policies that can help you protect your personal savings and other assets, such as your home, in a way that best meets your needs.

I would like to arrange time to further discuss this important issue. Long-term care can be complicated, but I can help you understand how Long-Term Care Insurance can help protect your family and retirement plan in ways that your other financial plans may not.

[/Please call me/Please return the attached card/Please e-mail me at e-mail address] to arrange a time to discuss this important issue. I look forward to speaking with you soon.

Sincerely,

[Sales Representative's Name]

[Company-Approved Title]

Note: Like most long-term care policies, Metropolitan Life Insurance Company's policies contain certain exclusions, limitations, waiting periods, reductions of benefits and terms for keeping them in force. I can provide you with complete costs and details.

In DC, ID, MI, NV, RI, WV, and WY coverage is offered by the following Metropolitan Life Insurance Company policies: LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC (LTC-FAC-MI in Michigan). In every other state, coverage is offered by the above referenced policy numbers followed by the state's 2-letter abbreviation. Please note that policy form LTC-FAC is not available in GA, OR, RI, and VT.

Metropolitan Life Insurance Company, New York, NY 10166