



Important Changes for Clients Converting Term Policies with the Long-Term Care Guaranteed Purchase Option Rider

Noting the client's wishes on the application will avoid any delays in processing.

Clients who currently own term policies issued with the Long-Term Care Guaranteed Purchase Option (LTC-GPO) rider and who wish to retain that rider upon conversion, may now convert to Whole Life 2008 with the LTC-GPO rider. If these clients decide to convert to another permanent policy without the LTC-GPO rider, it is up to the producer to let MetLife know of the client's wishes through a note on the conversion application.

Effective September 5, 2011, MetLife will be mailing a letter to all clients who are in the process of converting a term policy issued with the LTC-GPO rider to any policy other than Whole Life 2008 with the LTC-GPO rider. This letter will explain that in order to retain their LTC-GPO rider on a permanent policy they will need to convert to Whole Life 2008. This letter will **not** be sent if the producer indicates on the application that the client has chosen to forgo the LTC-GPO rider upon conversion. In addition, once the letter is mailed, MetLife will hold the conversion application for 30 days awaiting the client's response unless:

- The producer sends a message in eNewbusiness that the client wishes to forgo the LTC-GPO rider on the new permanent policy; or
- The producer sends an email to the case manager or underwriter indicating the client wishes to forgo the LTC-GPO rider on the new permanent policy; or
- MetLife receives written word from the client that they wish to forgo the LTC-GPO rider on the permanent policy.

Once MetLife receives word about the client's wish to forgo the LTC-GPO rider, either from the producer or written word from the client, MetLife will issue the conversion as applied for. Otherwise, once 30 days have passed since the letter was mailed, MetLife will assume the client does not wish to retain the LTC-GPO rider and will issue the conversion policy as applied for.

[Click here](#) to view a sample of the letter that will be sent to clients.

Note: Clients who originally had the LTC-GPO rider on their term policy and converted to a permanent policy other than Whole Life 2008 after January 1, 2011, will be able to have their policies reissued to Whole Life 2008 with the LTC-GPO rider. Contact your underwriter or case manager for more details on reissuing term conversions.

For additional information on Term Conversion contact the life insurance sales desk.

Life insurance products are issued by MetLife Investors USA Insurance Company, Irvine, CA 92614, in all jurisdictions except New York, where permanent life insurance products are issued by Metropolitan Life Insurance Company, New York, NY 10166 and term life insurance products are issued by First MetLife Investors Insurance Company, New York, NY 10166. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company, Irvine, CA 92614. All are MetLife companies. August 2011

L0811200488[0912]

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