

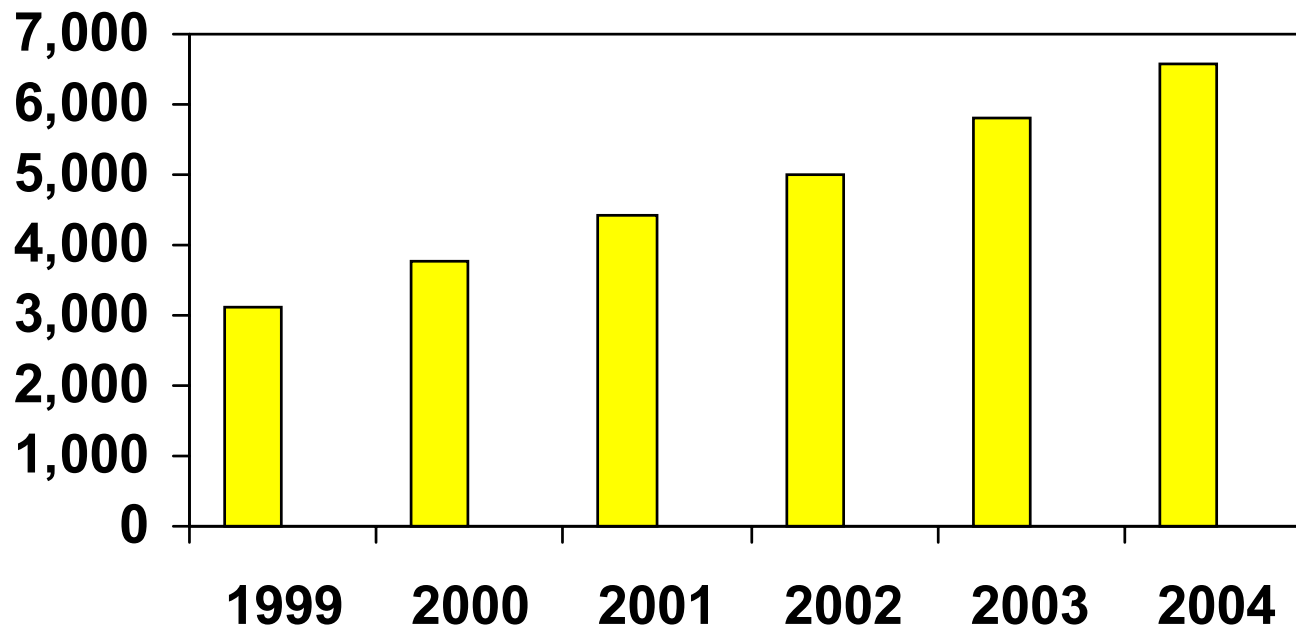
True Group vs 'Multi-Life' Options

Cathi-Lynne Ames – National Sales Director, MetLife LTC

Multi-Life LTCi Boot Camp Conference – May 3, 2005

Employer Sponsorship of LTC

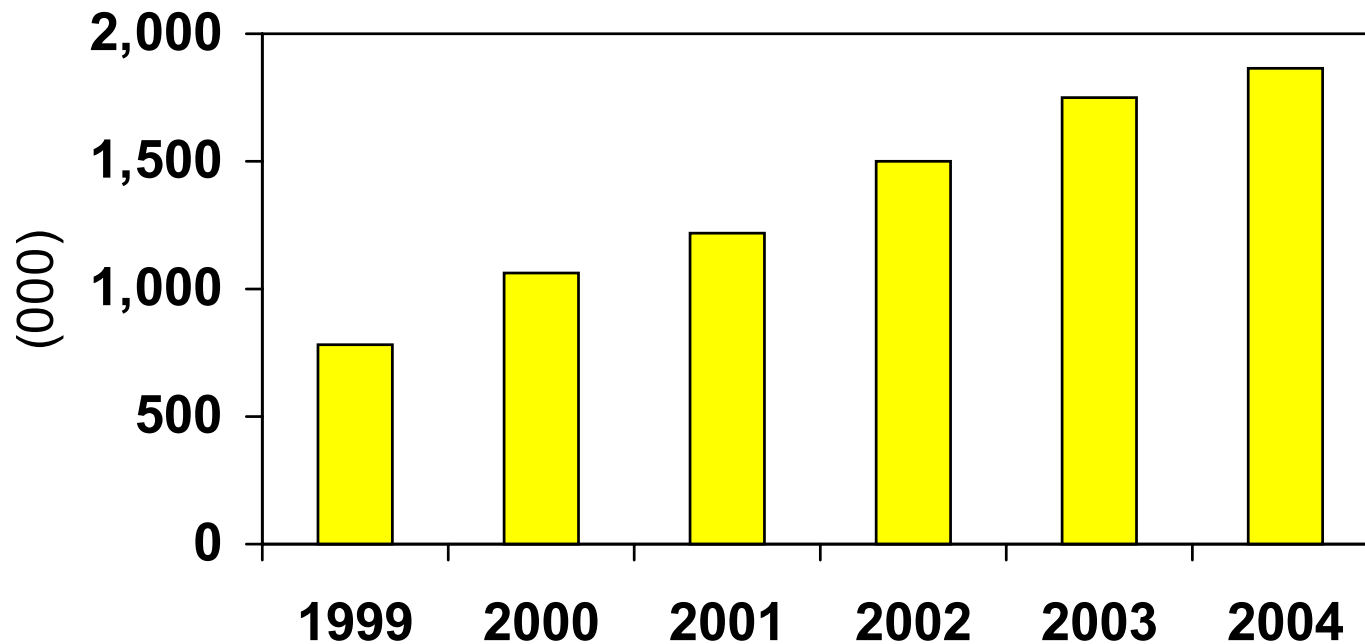
Number of In-Force Employer Groups
(Employer-Sponsored LTC)



Source: LIMRA, 1999-2004

Employee Participation in LTC

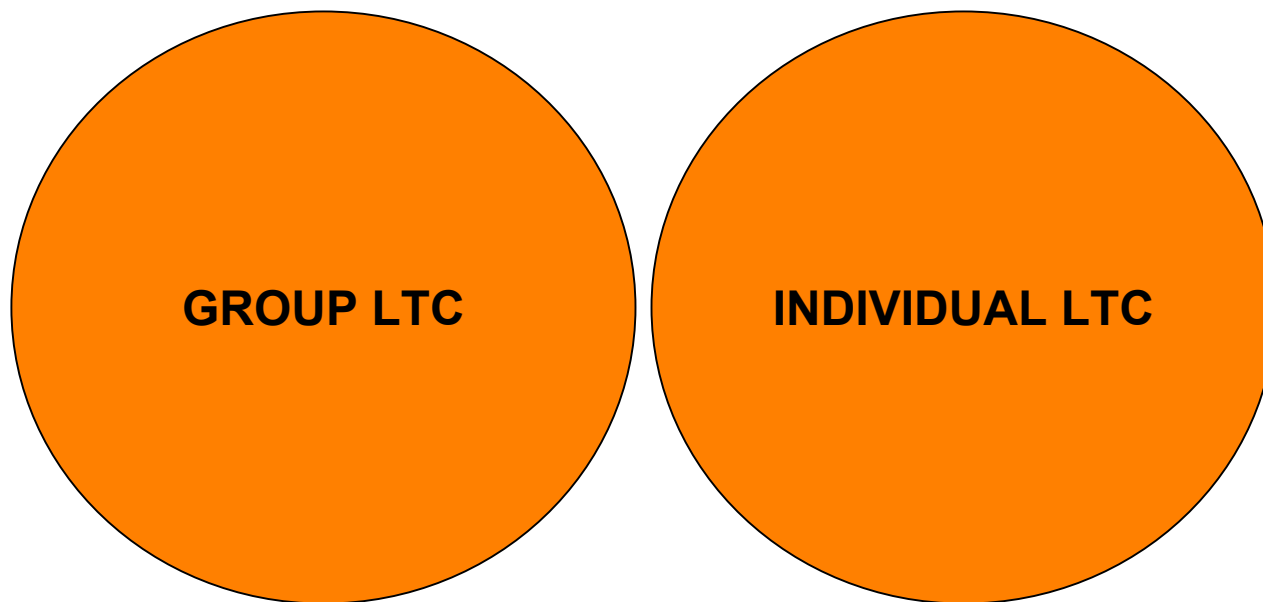
Number of In-Force LTC Participants (Employer-Sponsored LTC)



Source: LIMRA, 1999-2004

Traditional Market

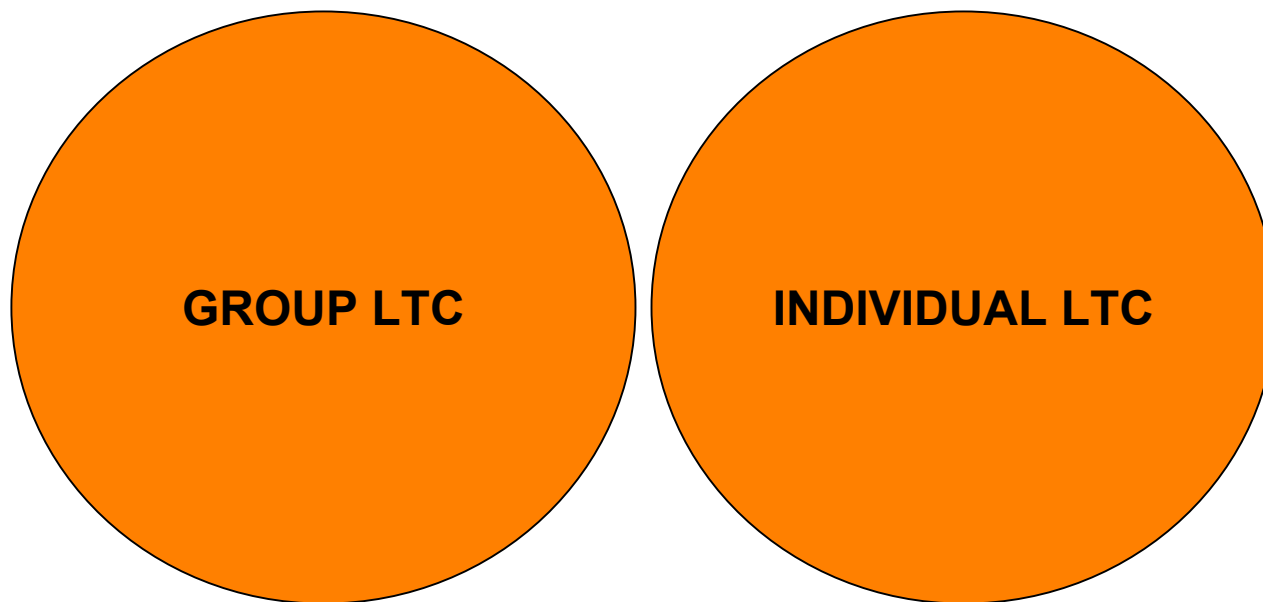
yesterday



Ages: 30s 40s 50s 60s 70s →

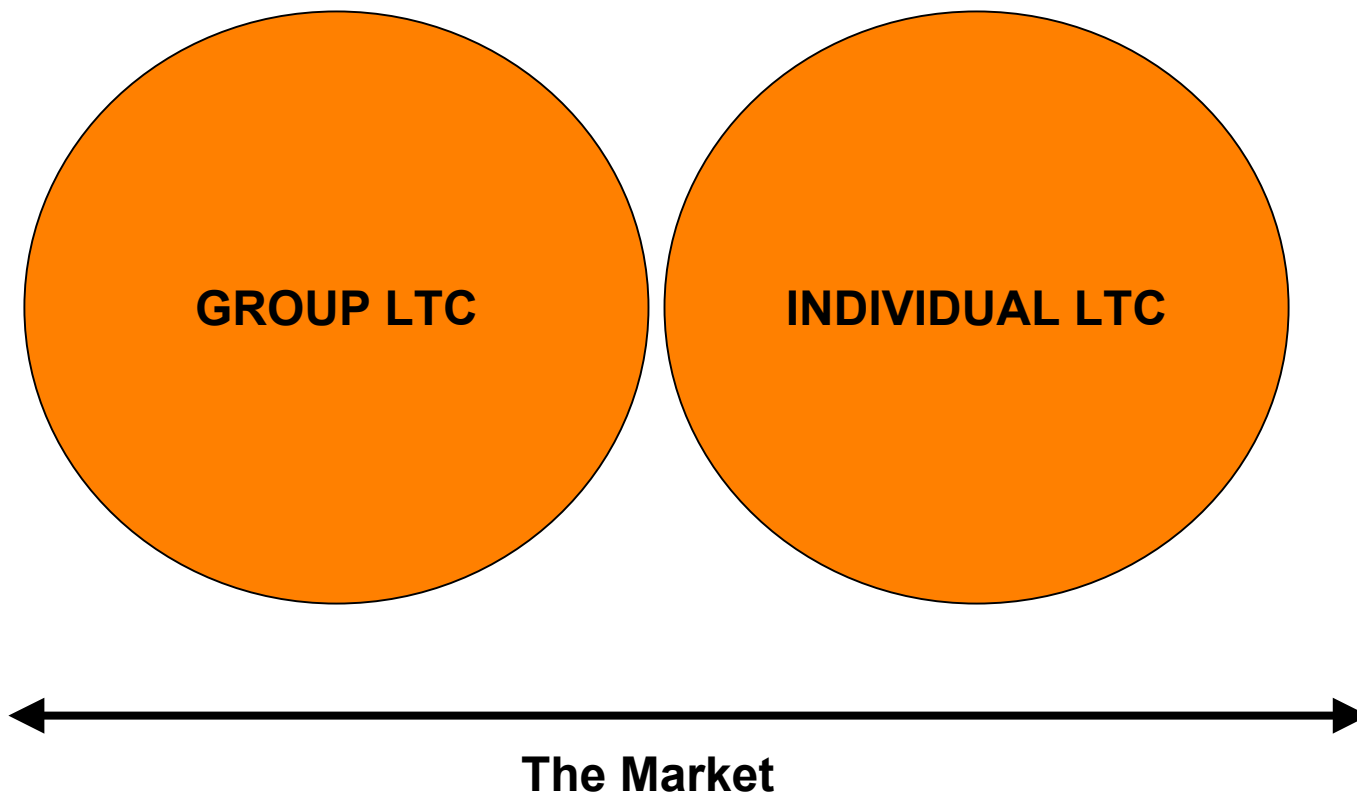
Traditional Market

yesterday

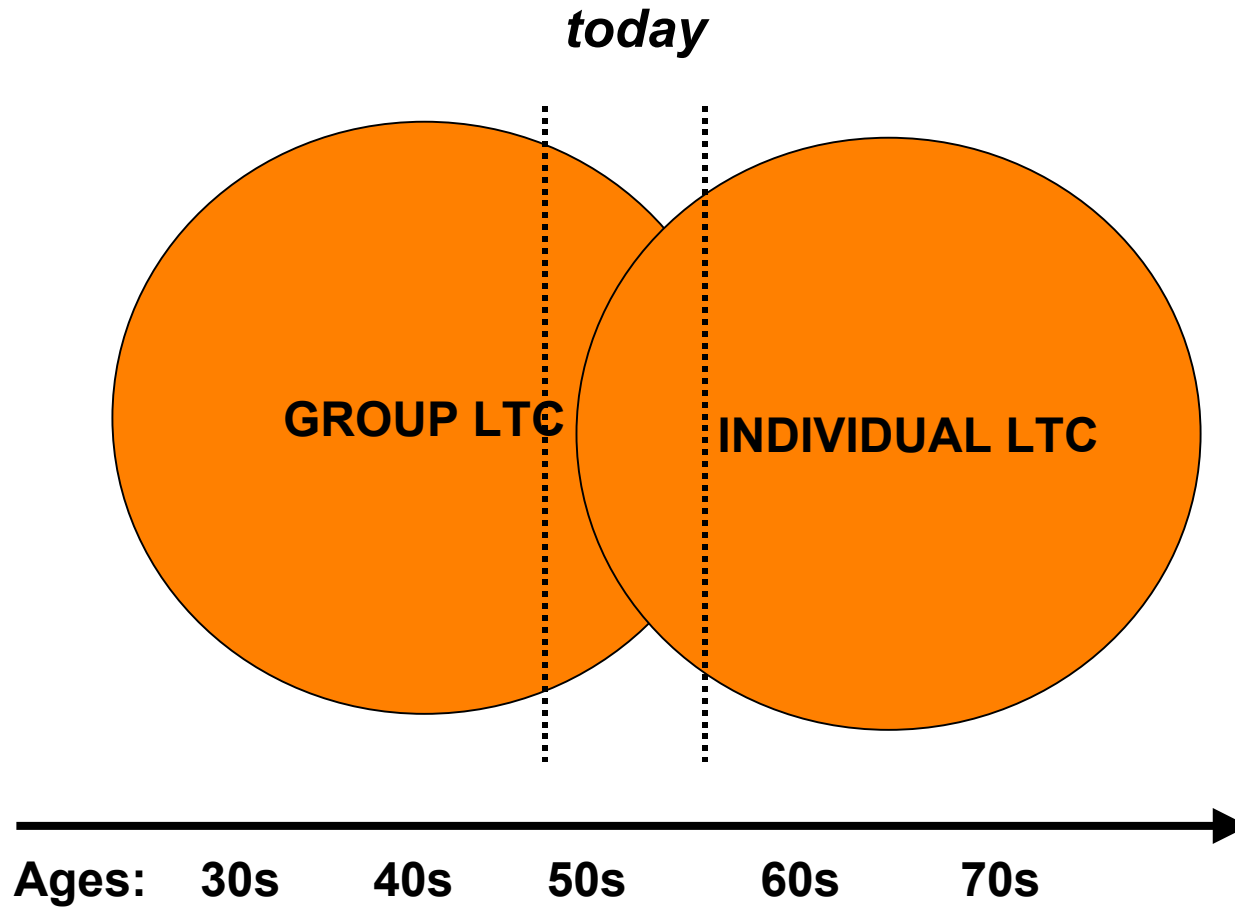


Traditional Market

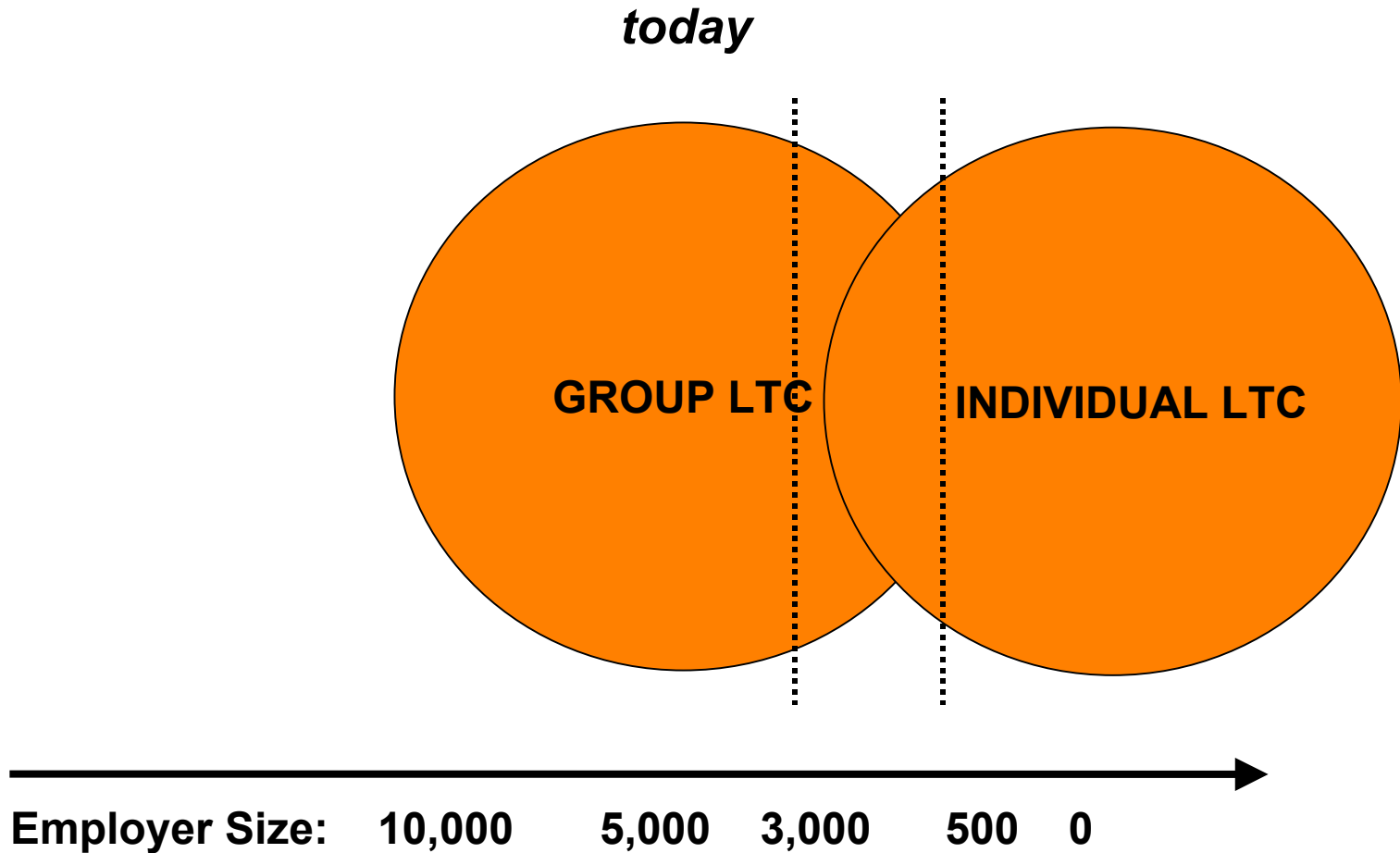
yesterday



Blurring Market

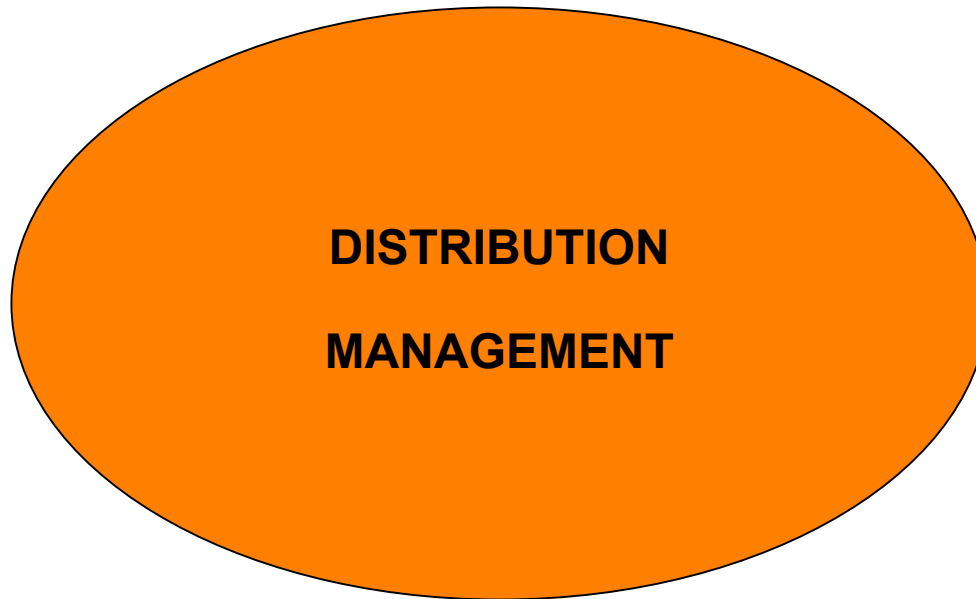


Blurring Market



Blurring Market

today



The Market

What the Carriers Will Need

■ **Company Information**

- ▶ Name
- ▶ Business/SIC code
- ▶ Number of offices/locations
- ▶ Other voluntary benefits in place (and participation rates)

What the Carriers Will Need (continued)

■ Complete census data

- ▶ Age
- ▶ Sex
- ▶ Salary
- ▶ Job Category
- ▶ Location

What the Carriers will Need (continued)

- **Information from you**
 - ▶ Licensing
 - ▶ Proof of CEU (if required)
 - ▶ Appointment papers