

4% FREEBIE
231/DM 253,387



MetLife

April 14, 2023

Policy #: [REDACTED]

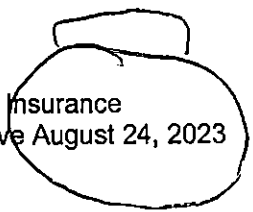
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SCAM!



New Long-Term Care Insurance coverage rates effective August 24, 2023



RECEIVED

MAY 01 2023

State of Connecticut Insurance Department

Dear [REDACTED]

CT RESIDENT

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, Metropolitan Life Insurance Company ("MetLife") has determined that a premium increase is necessary on certain long-term care insurance policies. This letter is to inform you of a premium increase that is being implemented on policy which was issued in Connecticut.

What you need to know

We understand how important your long-term care insurance policy is in planning for your future. **You may be able to reduce the change in premium due to this rate increase by adjusting your coverage.** Please see the "Your Options" section of this letter, and the enclosed Coverage Change Form for more information.

About the Premium Increase

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a 167.83% premium increase on your policy and received authority from the Connecticut Insurance Department to implement the 53.89% increase on your policy noted above. We are implementing the increase in three phases. The information below indicates the effective date and amount of your initial increase of approximately 17.08%. The second phase of the increase of approximately 17.08% will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. The third phase of the increase of approximately 17.08% will occur no sooner than two years from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second and third phase of the increase.

Effective Date:	August 24, 2023
Current Premium Amount:	\$1,255.76/Annual*
Increased Premium Amount:	\$1,470.25/Annual

* Current Premium information is as of March 11, 2023 and may not reflect recent changes.

Your Options

← ALL IN FAVOR OF METLIFE

We understand that a premium increase may not be affordable for some insureds. There are personalized options available that may mitigate the impact of the premium increase, and possibly better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

ALL GOT WAGER INCREASING FOR THIS SCAM!

