

# Long Term Care Acceleration of Death Benefit Rider vs. Enhanced Care Benefit Rider



# MetLife

The chart below is designed to help you understand the differences and similarities between the Long Term Care Acceleration of Death Benefit Rider (LTC ADBR) and the Enhanced Care Benefit Rider (ECBR) that are part of the MetLife Promise Whole Life<sup>SM</sup> portfolio.<sup>1</sup>

## When to use the LTC ADBR and when to use the ECBR?

Clients are only allowed to elect one or the other on their MetLife whole life policies. When planning for your client's care, how do you know which one makes sense?

## Side-by-Side Comparison

Rider Names	Long Term Care Acceleration of Death Benefit Rider (LTC ADBR)	Enhanced Care Benefit Rider (ECBR) <sup>2</sup>
Tax Code Regulation	7702B	101(g)
Products	MetLife Promise Whole Life <sup>SM</sup> MetLife Promise Whole Life 120 <sup>SM</sup> MetLife Promise Whole Life Select 10 <sup>SM</sup> MetLife Promise Whole Life Select 20 <sup>SM</sup>	MetLife Promise Whole Life MetLife Promise Whole Life 120 MetLife Promise Whole Life Select 10 MetLife Promise Whole Life Select 20 MetLife Promise Whole Life Select 65 <sup>SM</sup>
Requirements to sell	Licensed to sell life insurance Licensed to sell accident, sickness, health and/or long-term care insurance if required by state CE training requirements must be up to date	Licensed to sell life insurance
Rider Issue Ages	18-70	
Underwriting Process	Standard underwriting process for whole life plus supplemental underwriting process	Standard underwriting process for whole life, but there are some conditions that will make the rider unavailable
Rider Underwriting Classes Limits	Available up to Table D or \$5 Flat Extra; no combination of table ratings and flat extras	
Rider Charge	Premium-based charge with current premiums and guaranteed maximum premiums	No premium-based charge, \$150 to process and a present value discount taken against the remaining death benefit
Maximum Benefit	\$10 Million	\$5 Million
Eligible Death Benefit for Acceleration	90% of Eligible Death Benefit at time of first claim. Eligible Death Benefit includes Base Face Amount, plus The Enricher Death Benefit, plus Base policy Paid-Up Additions, minus any loan balance.	90% of Eligible Death Benefit. Eligible Death Benefit includes Base Face Amount, plus The Enricher Death Benefit, plus Flex Term Rider Death Benefit, plus Base policy Paid-Up Additions, minus any loan balance.

<sup>1</sup> LTC ADBR not available on MetLife Promise Whole Life Select 65<sup>SM</sup>.

<sup>2</sup> Any benefits received under this rider may adversely affect the recipient's eligibility for public assistance programs; and the benefits received under this policy may be taxable.

## Side-by-Side Comparison (continued)

Rider Names	Long Term Care Acceleration of Death Benefit Rider (LTC ADBR)	Enhanced Care Benefit Rider (ECBR) <sup>2</sup>
Eligibility Requirements	Physician must certify condition to be expected to last at least 90 days and must prescribe a plan of care for qualified long-term care services	Physician must certify that the condition is permanent
Benefit Payment Method	Indemnity – No receipts are required in order to receive a benefit payment	
Benefit Payout	<b>Monthly:</b> Lesser of: 2% of the Eligible Death Benefit or the monthly equivalent of the IRS per diem limitation	<b>Annual:</b> Lesser of 24% of Eligible Death Benefit or the annualized IRS per diem limitation
Claim Eligibility	Condition may be temporary or permanent	Condition must be permanent
Elimination Period	90 days of qualified long-term care services	90 calendar days
Rider Restrictions	Unavailable with Flex Term Rider and ECBR	Unavailable with LTC ADBR
Is the Policy Premium Waived When the Insured is on Claim?	Yes, except PAIR	No

**For more information on the MetLife Promise Whole Life portfolio, contact us today.**

**Financial professionals must be licensed to sell life insurance, and also to sell accident/sickness/health/long-term care 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.**

Please Note: MetLife Insurance Company USA and Metropolitan Life Insurance Company have designed this document to provide introductory information on the subject matter. State variations apply. Certain riders may not be available in all states. Descriptions herein are incomplete — for a full explanation of the terms and exclusions, please refer to the policy and the riders.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Life insurance is medically underwritten. Clients should not cancel their current coverage until their new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. Clients should consult their own tax advisors regarding tax liability on surrenders.

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 1-15-13-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

**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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