



California Disclosure Notice Checklist

- Required when the proposed owner of an annuity is a California resident who is age 60 and over.
- Use this checklist to ensure that clients have received all notices required under California law.
- Always retain copies of all documents in your files.

The following applies to owner(s) age 60 and over:	
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<input type="checkbox"/>	Provided all clients age 60 and over with the <i>Important Information for CA Residents Age 60 or Over</i> (Forms CL-CA60). Retained a copy in producer's records (BD-CA60).
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The following applies to owner(s) age 65 and over:	
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<input type="checkbox"/>	Provided all clients age 65 and over with the <i>Disclosure to CA Residents 65 and Over</i> (Form CA 789.8b).
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<input type="checkbox"/>	When setting up an appointment to be conducted in the home of a CA resident age 65 or over, provided the <i>CA Disclosure form Meeting In the Home of CA Residents 65 and Older</i> (Form CA 789.10) at least 24 hours in advance.
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<input type="checkbox"/>	Provided all clients age 65 and over considering purchasing this investment based on its treatment under Medi-Cal, with the <i>Notice Regarding Standards for Medi-Cal Eligibility</i> (Form DHS7102-CA) <i>**This form must be signed and returned with the application.</i>
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Client Copy

IMPORTANT INFORMATION FOR CALIFORNIA RESIDENTS AGE 60 OR OVER

PLEASE RETAIN A COPY OF THIS INFORMATION WITH YOUR CONTRACT

You are applying for a variable annuity contract. California law requires that, for any individual age 60 or above, the initial purchase payment be placed in the money market portfolio during the 30 day free look period unless you direct that your initial purchase payment be invested in one or more of the available variable investment options in the contract. The 30 day free look period is the 30 day period beginning on the date you receive your variable annuity contract.

We will determine the initial allocation of your purchase payment based on the instructions you provide to us on the New Account Application or electronic transmittal (if applicable).

If any portion of your initial purchase payment is allocated to any of the other available variable investment options or the Enhanced Dollar Cost Averaging account (i.e. not 100% to the money market portfolio) and you cancel your contract by returning it during the 30 day free look period, you will be entitled to a refund of the contract's account value as of the day the contract is received by us or by your financial professional. The account value could be less than your initial purchase payment.

If you direct that 100% of your initial purchase payment be allocated to the money market portfolio and you cancel your contract by returning it during the 30 day free look period, you will be entitled to a refund of the initial purchase payment. However, if you allocate any portion of your account value from the money market portfolio at any time during the free look period and then cancel the contract during the 30 day free look period, you will be entitled instead to the contract's account value, which could be less than the initial purchase payment.

Following the end of the 30 day free look period, you will only be entitled to receive your current account value, less any applicable surrender charges and other fees and expenses, should you choose to surrender your contract.

Important information regarding a 100% initial allocation to the money market portfolio.

(1) Except as noted in (2) below, if you allocate 100% of your initial purchase payment to the money market portfolio, you will be responsible for initiating any changes to allocate any amounts to the other variable investment options. After the free look period ends, no automatic transfers will be made. You or your financial professional (if authorized) would be required to contact us following the expiration of the 30 day free look period and instruct us how you would like to allocate your purchase payment to the variable investment options.

(2) If you choose to allocate 100% of your initial purchase payment to the money market portfolio, and the broker/dealer firm from which you are purchasing your contract allows you to pre-select variable investment options to take effect 35 days after the issue date, you acknowledge that you are requesting your initial purchase payment be automatically transferred into those variable investment options at the

Client Copy

end of the 35 day period (or if the end of the 35 day period is not a business day, the following business day).

Please note: If you pre-selected variable investment options to take effect at the end of the 35 day period under this option (2), the 30-day free look period may extend beyond the 35 day period when the automatic transfer will occur. However, if you cancel your contract under this free look you are entitled to the contract's account value.

(3) The EDCA Program is not available as a reallocation option upon the expiration of the 30 day free look period.

(4) To reallocate your account value to an Asset Allocation model upon the expiration of the 30 day free look period you must submit your request in writing on a Financial Services Request Form. This transaction cannot be made electronically or by telephone.

If you have any questions regarding your contract please contact your financial representative or call us **1-800-343-8496**.

Financial Representative Copy

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Disclosure to Individuals Age 65 or Older
Required under Section 789.8b of the California Insurance Code

You should be aware that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity or other asset to fund the purchase an annuity may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation.

You or someone on your behalf may wish to consult independent legal, tax, or financial advice before selling or liquidating any assets and prior to the purchase of any life insurance or annuity products being solicited or offered for sale.



California Insurance Law requires the following information to be provided by an insurance agent to individuals age 65 or older at least 24 hours prior to an initial meeting at your home:

1) During this visit or a follow up visit, you will be given a sales presentation on the following:

_____ Life insurance, including annuities

_____ Other insurance products: _____

2) You have the right to have other persons present at the meeting, including family members, financial advisors or attorneys.

3) You have the right to end the meeting at any time.

4) You have the right to contact the Department of Insurance for information, or to file a complaint.

California Consumer Communication Bureau:

800-927-4357

(Hearing Impaired): 800-482-4833

5) The following individuals will be coming to your home. Each person listed below will provide written identification (e.g. business card or other written identification) upon arrival.

Name: _____

Name: _____

Title: _____

Title: _____

Company: _____

Company: _____

Business Address: _____

Business Address: _____

Business Phone: _____

Business Phone: _____

State License Number: _____

State License Number: _____

**Notice Regarding
Standards
For Medi-Cal
Eligibility and
Recovery**

- Metropolitan Life Insurance Company
- MetLife Investors USA Insurance Company
- New England Life Insurance Company
- General American Life Insurance Company
- MetLife Investors Insurance Company
- Metropolitan Tower Life Insurance Company

State of California—Health and Human Services Agency

California Department of Health Services

**For Distribution
by Insurers,
Agents, and
Brokers**

IF YOU OR YOUR SPOUSE ARE CONSIDERING PURCHASING A FINANCIAL PRODUCT BASED ON ITS TREATMENT UNDER THE MEDI-CAL PROGRAM, READ THIS IMPORTANT MESSAGE!

You or your spouse do not have to use up all of your savings before applying for Medi-Cal.

Recovery

An annuity purchased on or after September 1, 2004, shall be subject to recovery by the state upon the annuitant's death under the regulations of the Medi-Cal Recovery Program. Income derived from the annuity must be used to meet the annuitant's share of costs and, if the annuitant is married, the income derived from the annuity may impact the minimum monthly maintenance needs of the annuitant's community spouse. An annuity purchased by a community spouse on or after September 1, 2004, may also be subject to recovery if that spouse is the recipient of past or future Medi-Cal benefits.

Unmarried Resident

An unmarried resident may be eligible for Medi-Cal benefits if he/she has less than \$2,000 in countable resources.

The Medi-Cal recipient is allowed to keep from his/her monthly income a personal allowance of \$35 plus the amount of any health insurance premiums paid. The remainder of the monthly income is paid to the nursing facility as a monthly share-of-cost.

Married Resident

Community Spouse Resource Allowance: If one spouse lives in a nursing facility and the other spouse does not live in a facility, the Medi-Cal program will pay some or all of the nursing facility costs as long as the couple together does not have more than \$101,640 in countable resources.

Minimum Monthly Maintenance Needs Allowance: If a spouse is eligible for Medi-Cal payment of nursing facility costs, the spouse living at home is allowed to keep a monthly income of at least his/her individual monthly income, or \$2,541 in monthly income, whichever is greater.

Fair Hearings and Court Orders

Under certain circumstances, an at-home spouse can obtain an order from an administrative law judge or court that will allow the at-home spouse to retain additional resources or income. The order may allow the couple to retain more than \$101,640 in countable resources. The order also may allow the at-home spouse to retain more than \$2,541 in monthly income.

Real and Personal Property Exemptions

Many of your assets may already be exempt. Exempt means that the assets are not counted when determining eligibility for Medi-Cal.

Real Property Exemptions

- *One principal residence.* One property used as a home is exempt. The home will remain exempt in determining eligibility if the applicant intends to return home someday.

The home also continues to be exempt if the applicant's spouse or dependent relative continues to live in it.

Money received from the sale of a home can be exempt for up to six months if the money is going to be used for the purchase of another home.

(continued)

- *Real property used in a business or trade.* Real estate used in a trade or business is exempt regardless of its equity value and whether it produces income.

Personal Property and Other Exempt Assets

- *IRAs, KEOGHs, and other work-related pension plans.* These funds are exempt if the family member whose name it is in does not want Medi-Cal. If held in the name of a person who wants Medi-Cal, and payments of principal and interest are being received, the balance is considered unavailable and is not counted. It is not necessary to annuitize, convert to an annuity, or otherwise change the form of the assets in order for them to be unavailable.
- *Personal property used in a trade or business.*
- *One motor vehicle.*
- *Irrevocable burial trusts or irrevocable prepaid burial contracts.*

There may be other assets that may be exempt.

This is only a brief description of the Medi-Cal eligibility rules. For more detailed information, you should call your county welfare department. Also, you are advised to contact a legal services program for seniors or an attorney that is not connected with the sale of this product.

Please note: If you seek Medi-Cal payment for nursing facility services, you may be ineligible for those services if payments from your annuity extend beyond your life expectancy based upon life expectancy tables adopted by the Department of Health Services for this purpose. To find out about these tables, you may contact your local county welfare department.

Finally, the Department of Health Services is currently refining its policy regarding the treatment of annuities when determining eligibility for nursing facility services. Any regulatory changes will only impact annuities that are purchased after the effective date of any regulatory amendments.

Different rules apply to annuities that are qualified retirement arrangements established pursuant to Title 26, Internal Revenue Code, Subtitle A, Chapter 1, Subchapter D, Part 1. In some circumstances, Medi-Cal does not count funds held in an IRA, Keogh, or other work-related retirement arrangement. To find out if Medi-Cal would count your IRA, Keogh, or work-related retirement arrangements, you may contact your local county welfare department.

I have read the above notice and have received a copy.



_____ Date: _____
Proposed Owner Signature



_____ Date: _____
Spouse's Signature



_____ Date: _____
Legal Representative Signature, if any