

**If you're in your 30's or 40's, READ THIS.**

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You probably have many financial obligations at this stage in your life: possibly a mortgage, a child's college education, retirement savings, maybe even all three and more.

**Here's something else to consider.** Your company is giving you a valuable opportunity to help protect yourself, your savings and your plans for the future by making a new benefit available to you — long-term care insurance.

You might have time to build your savings and assets before you were to actually need long-term care services. But the reality is, the amount you save may not be enough. However, *time might not be on your side*. You could be involved in a serious accident or develop an unexpected illness tomorrow. Medical and disability income insurance and even Medicare weren't primarily designed to cover long-term care services. And since the national average cost associated with long-term care can be \$44,100 a year (ACLI, "Can Aging Baby Boomers Avoid the Nursing Home?," p. 15, March 2000), long-term care insurance can go a long way in helping to protect your savings and investments.

**At your age, there's no better time to purchase long-term care coverage.**

In fact, right now, your rate is the lowest it will ever be, because it's based on your age on the date your coverage becomes effective. The older you are, the higher that rate will be. For example, if you wait five years, the cost can increase by as much as 40%. And since long-term care insurance coverage is surprisingly affordable, your spouse may want to apply for coverage as well.

So, take a few moments today to request a long-term care insurance enrollment kit.

**Call one of our MetLife long-term care insurance experts today.**

**1-800-438-6388**

If you are hearing impaired with a TDD,  
call 1-800-638-1004.

**MetLife®**

MetLife long-term care insurance plans are guaranteed renewable. Coverage cannot be cancelled due to your individual age or a change in your health. Premiums may only be raised as a result of an increase made on a class-wide basis. Like most group long-term care insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. For information about costs and complete details, call MetLife at 1-800-438-6388. Metropolitan Life Insurance Company, One Madison Avenue, New York, NY.

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