

**If you're in your 50's or 60's, READ THIS.**

**50's or 60's**

**You've likely spent a good part of your adult life planning for your future. And now that you may be thinking about retirement, protecting all that you've planned for is equally important — and maybe even more so. *Long-term care insurance can help you protect your assets and independence.***

How? By providing you with a reserve of benefit dollars to help pay for long-term care services when and where you want them — even in your own home. The truth is, you could develop a need for this type of care at any time due to an unexpected accident or a serious illness. What's more, these services can cost tens of thousands of dollars a year — and they're probably not covered by other types of insurance, including medical and disability income. And Medicare provides only limited coverage in certain situations. So, having long-term care insurance just makes sense — and it can go a long way toward helping to protect your hard-earned 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%. Now is the best time to take advantage of this offer for coverage. And since long-term care insurance is so 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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