

**FREE BOOKLET:**  
**Planning for Long-Term Care**  
**Helping You Make Sense of it All**

**CarePlus**  
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Lynnfield, MA 01940

**MetLife®**

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## FACT

The average stay in a nursing home is 2.4 years.<sup>1</sup>

## FACT

Medicare pays just 14 cents out of every dollar in nursing home expenses.<sup>2</sup>

## FACT

You can help protect your future and preserve your options with Long-Term Care Insurance.



**Request your FREE BOOKLET that tells how!**

A licensed agent may contact you to help determine what type of coverage is best for you.

1. MetLife Mature Market Institute. "The MetLife Market Survey of Nursing Home & Assisted Living Costs." October 2007.

2. Kaiser Commission on Medicaid and the Uninsured. "Medicare and Long-Term Care." May 2006.

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Gene R. Smith  
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**YES, I'd like to know how I can help protect my future and preserve my options with Long-Term Care Insurance. Please forward my free booklet with absolutely no obligation.**

**FREE BOOKLET describes a threat to your retirement savings...and how you can help PROTECT YOURSELF.  
Return the postage paid card today!**

Dear Fellow American,

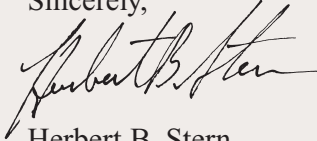
Every one of us would like to live well in our later years and leave some money for the next generation. Is that too much to ask?

Unfortunately, this modest dream could be shattered if one day you need assisted care in a nursing home...in fact you have a 40% chance of being in a nursing home after age 65.<sup>1</sup> A nursing home stay can be expensive, averaging more than \$180,000 nationwide.<sup>2</sup> And it can be demeaning, robbing us of our choice and dignity.

Fortunately, Long-Term Care Insurance is now available from MetLife that helps retain the very options that expensive long-term care can take away...by helping with major expenses if you should need nursing home care for an extended time while also giving you the choice to receive care while you stay in your home.

A FREE booklet tells how you can help preserve your options and protect your retirement savings with Long-Term Care Insurance. To receive it, with absolutely no obligation, simply tear off the reply card and send it in. You'll be glad you did.

Sincerely,



Herbert B. Stern  
President, CarePlus

**P.S. Because rates are based on age and health, the sooner you obtain Long-Term Care Insurance, the less you will pay.** Waiting until you're older can also reduce your chances of being approved. In fact, your rates may never be lower than today. What better reason to request your free informative booklet without delay?

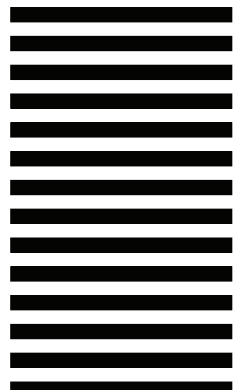
1. U.S. Department of Health and Human Services, Understanding Long Term Care, www.longtermcare.gov, March 2008.

2. MetLife Mature Market Institute. "The MetLife Market Survey of Nursing Home & Assisted Living Costs." October 2007. The average nursing home stay is 2.4 years, multiplied by the average annual cost of \$77,745 for a private room in a nursing home, equals a total of \$186,588 for the stay.

Long-Term Care Insurance is issued by Metropolitan Life Insurance Company ("MetLife®"), New York, NY 10166, and is offered and/or distributed by CarePlus. MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC Insurance policies, cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-wide basis. In addition, like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, waiting periods, reductions of benefits and terms for keeping them in-force. For complete details, please contact CarePlus.



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