

Metropolitan Life Insurance Company

*If one of your employees  
should become a **caregiver**  
for an ill spouse or an elderly parent,  
how would this affect your company's  
**bottom line?***



**MetLife**<sup>®</sup>

## *In one survey, working caregivers reported having had to<sup>(1)</sup>:*

- |                                  |     |                           |    |
|----------------------------------|-----|---------------------------|----|
| ■ Go in late, leave early        | 57% | ■ Lose any job benefits   | 5% |
| ■ Take leave of absence          | 17% | ■ Turn down promotion     | 4% |
| ■ Go from full-time to part-time | 10% | ■ Choose early retirement | 3% |
| ■ Give up work entirely          | 6%  |                           |    |

By offering Long-Term Care Insurance to your employees, you'll give them an effective way to help plan for the potentially high costs they could incur, if a spouse or a parent became chronically ill or severely injured. Helping to relieve the stresses of caregiving, and planning for it, could help your employees better manage their time at work, which in turn could have a positive effect on your company's bottom line.

(1) National Alliance for Caregiving and AARP, "Caregiving in the U.S.," 2004. (This survey was funded by the MetLife Foundation.)

This advertisement describes coverage offered by Metropolitan Life Insurance Company ("MetLife"), New York, NY 10166. Depending upon state availability, coverage may be offered by the following MetLife policies: LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, coverage may be offered by the above-referenced policy numbers followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

Note: There may be implications under the Employee Retirement Income Security Act ("ERISA") depending on how Long-Term Care Insurance policies are made available to the employees and whether such an arrangement constitutes an "employee benefit plan" under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.

[Rep Name]  
[Address]  
[City, State Zip]  
[Phone]

DISCOVER WHAT YOU SHOULD KNOW ABOUT  
*Long-Term Care Insurance.*

PLEASE CALL ME FOR MORE INFORMATION.

MTLCP  
123 Street  
Anytown, ST 12345

PRSR STD  
US POSTAGE  
PAID  
LOCATION  
PERMIT #

\*\*\*\*\*CRT\*\*\*\*\*

Sample A. Sample  
Apt. 1-A  
1234 Any Street  
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