

—John F. Kennedy

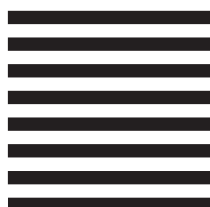
*There are risks and costs to a program of action,
but they are far less than the long range risks
and costs of comfortable inaction.*

Why MetLife IS THE RIGHT CHOICE:

- We're one of the strongest and most respected financial institutions in the world.
- We're an experienced and committed carrier of Long-Term Care Insurance.
- We offer one-on-one advice from our Nurse Care Managers, all of whom are experienced Registered Nurses.



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Metropolitan Life Insurance Company
New York, NY 10166
www.metlife.com

WHEN YOU LIVE A LONG LIFE, WHAT MIGHT THE CONSEQUENCES BE FOR YOUR FAMILY AND YOUR MONEY?

It's Time to Find Out.

At MetLife, when we talk about long-term care, we talk about helping to protect your finances, helping to keep your independence and, most importantly, helping your family. **Long-Term Care Insurance isn't just for you, it is for your entire family.**

HERE ARE THREE IMPORTANT QUESTIONS TO ASK YOURSELF ABOUT LONG-TERM CARE:

- QUESTION 1 IF YOU NEEDED LONG-TERM CARE SERVICES, HOW WOULD IT IMPACT YOUR FAMILY?
- Would your spouse or children have to change their lifestyle to help care for you?
 - How would caregiving activities affect your family physically... emotionally... financially?
 - Would your spouse have to change jobs or quit his/her present employment in order to provide care for you?
- QUESTION 2 HOW WILL PAYING FOR LONG-TERM CARE SERVICES OUT OF YOUR OWN POCKET IMPACT YOUR RETIREMENT PLAN?
- Have you set money aside for the potentially high cost of long-term care services?
 - Could you afford to stay in a nursing home full-time?
- QUESTION 3 IF YOU NEEDED LONG-TERM CARE SERVICES, WOULD YOU WANT TO RECEIVE IT AT HOME?
- Who would coordinate that care?
 - How would you finance it?

Long-term care is a family issue and a financial issue. The best way to be prepared for the future is to plan for it today. Start planning by completing and returning the card attached below.

This advertisement describes coverage offered by Metropolitan Life Insurance Company ("MetLife"). Depending upon state availability, coverage may be offered by the following MetLife policies: 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.

MetLife Long-Term Care Insurance policies are guaranteed renewable. This means that once a policy is issued, it cannot be cancelled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate increase made on a class-wide basis in the state where the policy is issued and approved by the Department of Insurance.

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. For complete costs and details, please contact your MetLife Representative/Insurance Agent/Producer.

WE CAN SHOW YOU HOW

*Long-Term
Care Insurance*

CAN HELP YOU:

- Ensure that your retirement savings are not severely depleted by the cost of long-term care services.
- Reduce your dependence on others for care you may need.
- Control the quality of care you receive and where it is delivered.



PLEASE SEND ME INFORMATION ABOUT METLIFE'S LONG-TERM CARE INSURANCE POLICIES.

Name

Address

City

State

Zip

Phone #

A MetLife Representative/Insurance Agent/Producer may contact you at the telephone number you provide above.