

Long-Term Care Insurance (LTCI)

Planning for Long-Term Care

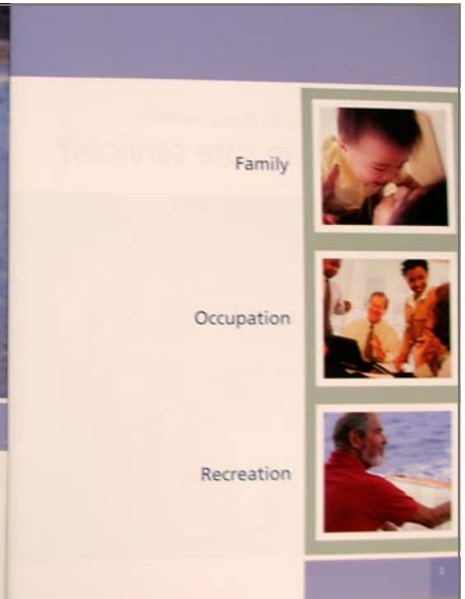
Metropolitan Life Insurance Company ("MetLife")





What is your current lifestyle?

Planning for Longevity



Family

Occupation

Recreation

Where are long-term care services provided?

- At home
- In various facilities that assist people with long-term care needs; for example, Assisted Living Facilities, Residential Care Facilities or Residential Care Facilities for the Elderly
- In community settings, such as Adult Day Care Centers
- In Hospice home-care programs or facilities
- In Nursing Homes


Types of care given in the U.S. today?

Personal Care (custodial care):

- Care provided by someone, other than a nurse, who assists with Activities of Daily Living, in response to chronic health-care needs

Skilled Nursing Care:

- Care provided by an R.N. or L.P.N. on a 24-hour basis; must be ordered by a Physician



What other risks have you insured against?

Chances are, you pay premiums to ensure that your car or belongings will be repaired or replaced if they are damaged. Doesn't it make sense to make a similar commitment to your own well-being by purchasing Long-Term Care Insurance?



Why do people purchase Long-Term Care Insurance?

- To avoid depending on family or friends
- To help maintain options on how and where to receive care
- To help ensure high-quality care, at an affordable price
- To avoid using retirement income and assets to pay for long-term care services

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