

#33 - Prospecting Letter: Establishing Need for an LTC Plan

THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY

[Date]

[Name]

[Company Name]

[Address]

Dear Mr./Mrs. [Name]:

Life expectancy after age 65 is now an additional 17.9 years!¹ Living longer lives influences us to plan today for the longer tomorrow. Having a long-term care plan in place for the future is an important part of retirement, estate, and financial planning, and requires thoughtful preparation.

Factors to consider while planning for your future:

What is your family's health history?

What is your current health status?

If you were to require long-term care in the future due to a chronic illness or a severe cognitive impairment:

- Are there family and friends that could care for you during the day and in the evenings?
- Is it your personal preference to remain in your home as you grow older?
- Are your financial resources available to pay for care in the event you need long-term care?

Talking about personal planning like this is often very difficult, however, when done with care and consideration, it can bring a sense of confidence in knowing that you have more control of your future.

As a [Financial Sales Representative/Sales Representative/Insurance Agent (for CA, KS and SD you must use Insurance Agent)] who specializes in Long-Term Care Insurance, I would like the opportunity to discuss with you the variety of options Metropolitan Life Insurance Company (MetLife) Long-Term Care Insurance products can offer you. Together we can examine the estimated costs of living a long life, and plan a strategy to help protect you from spending your hard-earned assets to pay for those costs.

We need to talk about this important issue. Long-term care can be planned for, and Long-Term Care Insurance can help protect and safeguard your retirement savings. You can [call me at {telephone number}], [or] [Complete the form attached and return it in the self-addressed envelope provided].

[Name, Designations]

[Company Approved Title]

Note: Like most long-term care policies, Metropolitan Life Insurance Company's policies contain certain exclusions, limitations, waiting periods, reductions of benefits and terms for keeping them in force. I can provide you with complete costs and details.

In DC, ID, MI, NV, RI, WV, and WY coverage is offered by the following Metropolitan Life Insurance Company policies: LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC (LTC-FAC-MI in Michigan). In every other state, coverage is offered by the above referenced policy numbers followed by the state's 2-letter abbreviation. Please note that policy form LTC-FAC is not available in GA, OR, RI, and VT.

¹ *The Essentials*, MetLife Mature Market Institute, 2004.
ADF# 1229.04

[Editor's Note: BRC recommended is ***BRC – Optional, ADF#1167.03***]

Metropolitan Life Insurance Company, New York, NY 10166