

## #31 (TX) - Prospecting Letter: Independence

THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY. **NOTICE - ONLY LICENSED INSURANCE AGENTS APPOINTED BY METROPOLITAN LIFE INSURANCE COMPANY ("METLIFE") TO SELL METLIFE LONG-TERM CARE INSURANCE POLICIES ARE AUTHORIZED AND APPROVED TO USE THIS DOCUMENT.**

[Date]

[Name]

[Company Name]

[Address]

Dear Mr./Mrs. [Name]:

Someday you may not be as independent as you are today. You may require assistance with basic activities you do easily today – like bathing, dressing or getting in or out of bed. Who would you turn to for help?

Your family? Chances are they will have jobs, children and other responsibilities. It may be an awful lot to ask of them.

The government? You may have to give up most of your savings and assets to qualify for government assistance through Medicaid.

Your medical plan or Medicare? These plans were not designed to pay for long-term care services.

You may have to pay someone to provide your care. Today, nursing home care costs an average of \$61,685 per year for a semi-private room.<sup>1</sup> Will you be able to afford to pay out of your pocket today or in the future? Is long-term care insurance a good option for you?

If you are wondering about the need to plan for long-term care, I may be able to help. I am a Metropolitan Life Insurance Company (“MetLife”) [financial services representative/MetLife representative/sales representative] focusing on long-term financial strategies and long-term care insurance. I can provide you with information you can use to determine if coverage is appropriate for you. If you decide it is, I can help you tailor a policy to meet your needs and budget.

Please [call me at {phone number}/e-mail me at {e-mail address}] [or] [return the attached reply card] if you would like more information. I look forward to hearing from you.

Best regards,

[Name]

[Company Approved Title]

Note: Like most long-term care insurance policies, Metropolitan Life Insurance Company’s policy series 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. This letter describes coverage offered by MetLife policies. Coverage may be offered by the following MetLife policy series: LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC. In some states, coverage may be 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].

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<sup>1</sup> MetLife Market Survey of Nursing Home & Home Care Costs, 2004.

*Editorial Note regarding BRC: An approved MetLife reply card (also approved for use in states that require advertising filing approval). Suggestion BRC ADF# 1167.03, or the BRC, which offers a Shopper's Guide to LTC (no ADF needed). Both are approved in Texas for use.*