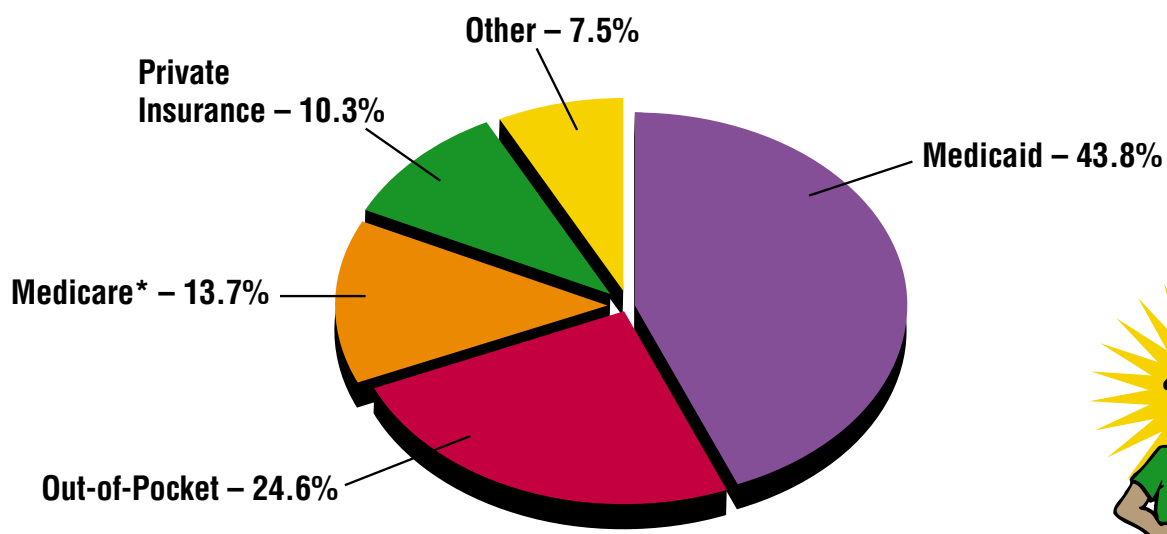
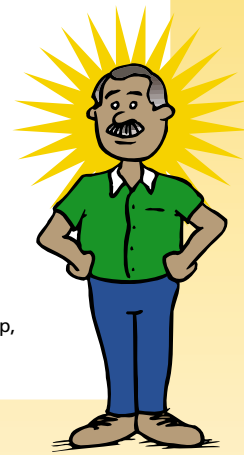


How Will You Pay for Long Term Care If You Need It?



Source of Chart: Department of Health and Human Services, HCFA, Office of the Actuary, National Health Statistics Group, Personal Health Care Expenditures, 2001
 *Provided for skilled home health care and short-term nursing home care following a hospital stay



The Answer May Surprise You!

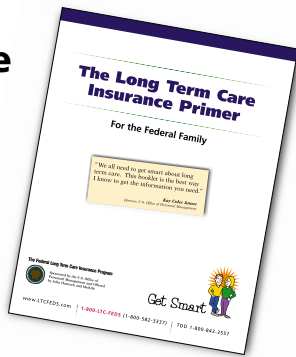
Long term care could be the most expensive care you may ever need. So what are your options for funding it? As you can see from the chart above, the largest sources of funding are from Medicaid and your own resources. But to qualify for Medicaid, you must spend down virtually all of your assets to state required levels. You may have little choice or control over the care you receive, including care at home or nursing home care. If you need nursing home care, usually you can choose only from those facilities that have room for a Medicaid patient at the time you need care.

And what about paying out of your own pocket? Did you know the cost of an average stay in a nursing home is expected to be \$495,560 by 2030? Think of what that could do to your retirement assets!

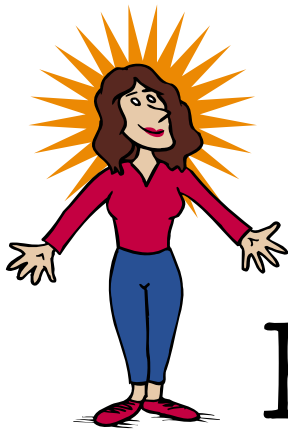
**ACLI Study, "Can Aging Baby Boomers Avoid the Nursing Home?" March 2000, page 15 (Average stay in a nursing home is 2.6 years at a cost projected to be \$190,600 per year.)

Find out now why the new Federal Long Term Care Insurance Program may be right for you!

Be smart! Call **1-800-LTC-FEDS (1-800-582-3337)** (TDD 1-800-843-3557) or visit our web site at **www.LTCFEDS.com** for a **free Long Term Care Insurance Primer** — and learn more about this type of insurance today!



"Don't let the high cost of long term care jeopardize your savings — or burden the lives and finances of those who care about you most! Find out if the new Federal Long Term Care Insurance Program is right for you!"
Kay Coles James
 Director, U.S. Office of Personnel Management



Be Smart

The Federal Long Term Care Insurance Program



Sponsored by the U.S. Office of Personnel Management and Offered by John Hancock and MetLife

The Federal Long Term Care Insurance Program is administered by Long Term Care Partners, LLC, and offered by: John Hancock Life Insurance Company, Boston, MA 02117 Metropolitan Life Insurance Company, New York, NY 10010

