

Gender Differences: Do Men and Women View Long-Term Care Differently?

*Findings from a National Study by
The MetLife Mature Market InstituteSM*

and

AARP Healthcare Options[®]

with

Mathew Greenwald & Associates

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Executive Summary

The MetLife Mature Market Institutesm and AARP Health Care Options[®] sought to examine older Americans' preferences, expectations, and preparation for long-term care, and to explore any gender differences in these factors. In a survey conducted by Mathew Greenwald & Associates, researchers submitted an online survey to a demographically balanced sample of panel members ages 50 and older.

Key Findings included:

- Men and women age 50 or older differ in their perceptions of who will take care of them if they become disabled. Men are far more likely to turn to their spouse or partner and less likely to rely on their children.
- Older men and older women both feel they are prepared to live alone if they outlive their partner, but men are much more likely than women to feel that their spouse or partner is prepared.
- Many men and women have misconceptions about how they will finance their long-term care needs.

OVERVIEW

Men and women age 50 or older differ in their perceptions of who will take care of them if they become disabled. Men are far more likely to turn to their spouse or partner and less likely to rely on their children.

Nine out of ten married or partnered men say it is *very* or *somewhat* likely that their spouse/partner would become their primary caregiver if they become disabled and need daily assistance (88%), compared to 72% of women who say this is the case.

Further, a larger share of women than men say it is *very* likely that they will become their spouse's/partner's primary caregiver if he or she becomes disabled (77% vs. 61%).

Among those with children or whose spouse has children, four in ten men believe it is likely that those children will become their primary caregiver (41%), while over half of women think this is likely for them (55%).

Older men and older women both feel they are prepared to live alone if they outlive their partner, but men are much more likely than women to feel that their spouse or partner is prepared.

Nearly all older Americans who are married or living with a partner believe they themselves are at least *somewhat* prepared to live alone if they outlive their spouse/partner (men 86%, women 90%).

However, a larger share of men than women believe their spouse/partner is at least *somewhat* prepared (83% vs. 67%).

Emotional readiness is the biggest issue for both men and women who are married or partnered, with about one-third saying they would be unprepared in this way if they outlived their spouse (men 35%, women 30%). Men are more likely than women to say they are unprepared to handle the cooking (men 14% vs. women 2%). Women, on the other hand, are more apt to say that handling upkeep of the home and yard is an issue (women 34% vs. men 18%).

Interestingly, women are more likely than men to view their spouse as unprepared to manage his/her health care (women 25% vs. men 9%) or to take care of finances and bills (36% vs. 26%).

Sixteen percent of men and 14% of women age 50 or older report that they have long-term care insurance.

One in five older men and women initially report owning a long-term care insurance policy (men 20%, women 19%). But, among them, at least one in five are mistaken; specifically, after further probing, 4% of men and 5% of women indicate that their policy is part of some other type of insurance or a federal program.

Among non-owners, men are more likely than women to say they have considered purchasing long-term care insurance (42% vs. 32%).

Men are more likely than women to express the belief that they can afford long-term care.

Similar proportions of older men and women indicate they are confident they would be able to pay for long-term care services if they needed them, but men are more likely than women to say they are *very* confident (19% vs. 11%).

In addition, men are more likely to believe that they have enough resources to pay for at least one year of nursing home care—at a cost of \$66,000 per year—using their own savings, investments, assets, or long term care insurance (men 50% vs. women 33%). This difference emerges only among those who are at least 59 years of age.

Many men and women have misconceptions about how they can pay for long-term care.

Three in ten men and women think they could pay the largest share of their long-term care costs with sources that are not viable:

- Medicare (men 21%, women 21%)
- Health insurance (men 7%, women 9%)
- Disability insurance (men 3%, women 1%)

DETAILED FINDINGS

EXPECTATIONS FOR ONE'S OWN LONG-TERM CARE

When older men and women are posed with the potential scenario that someday, they become disabled and need daily assistance bathing, dressing, and eating, men's expectations for how they would receive long-term care differ from women's. Men are far more likely than women to think their spouse or partner will take care of them, and much less likely to say their children, or their spouse's children, will become their primary caregiver. They are also less likely to envision moving in with those children.

Specifically, nine out of ten men who are married or living with a partner say it is *very* or *somewhat* likely that their spouse/partner will become their primary caregiver (88%), compared to 72% of women.

Among those who have children or whose spouse/partner does, four in ten men believe it is likely that those children would become their primary caregiver (41% *very* or *somewhat* likely), but 55% of women think that this is likely for them. Similarly, a smaller proportion of men than women think it is likely they would move in with their children or their spouse's (men 26% vs. women 39%). These two differences in perceptions of the roles children will play in long-term care occur only between men and women who are married or living with a partner.

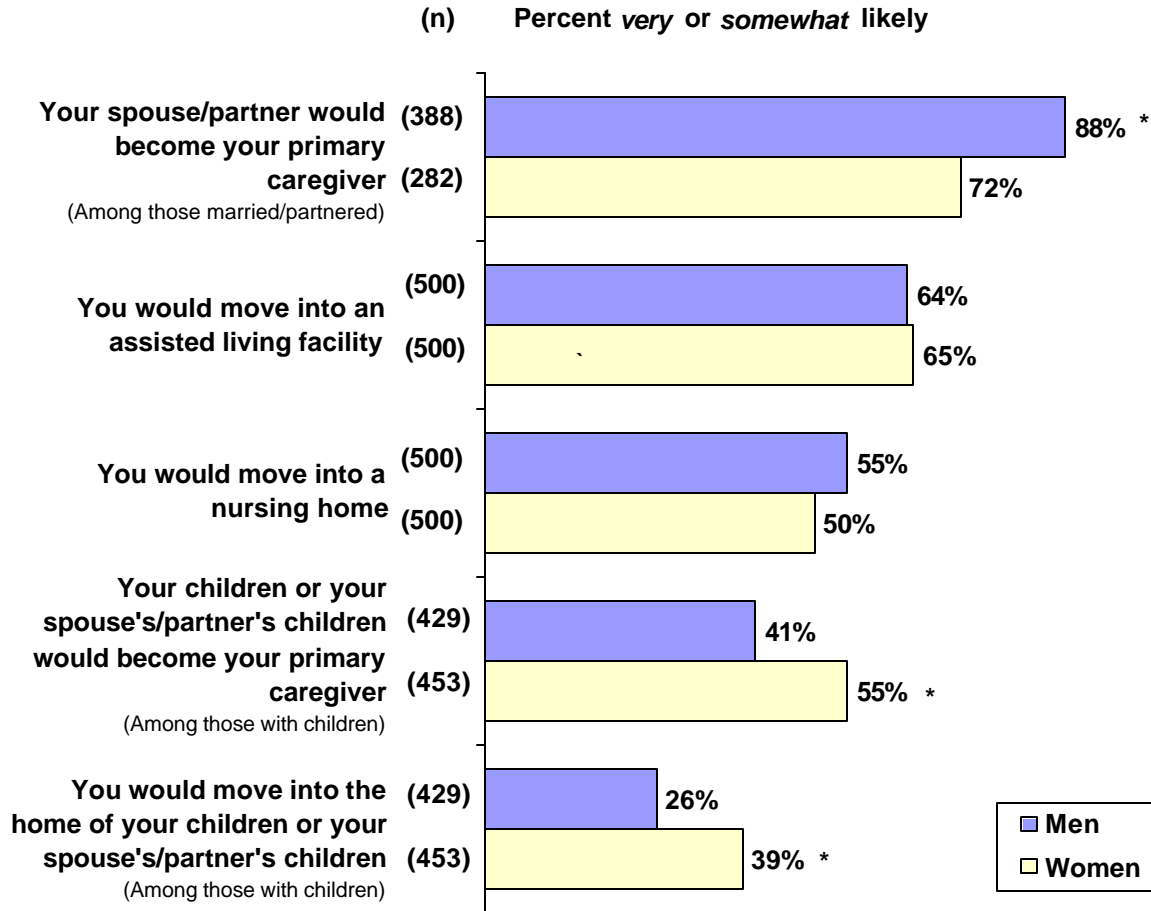
The difference between men and women in the likelihood of moving in with children is particularly strong among the Leading Edge Baby Boomers, since nearly half of the 50- to 58-year old women think it is likely they would move in with their children or their spouse's (46%).

Men and women are equally likely to envision living in an assisted living facility (men 64%, women 65% *very* or *somewhat* likely) or a nursing home (men 55%, women 50%).

Figure 1:

Likelihood of Long-Term Care Alternatives

If someday you become disabled and need daily assistance bathing, dressing, and eating, how likely are each of the following?



* Significantly greater than male or female counterparts

EXPECTATIONS FOR SPOUSE’S LONG-TERM CARE

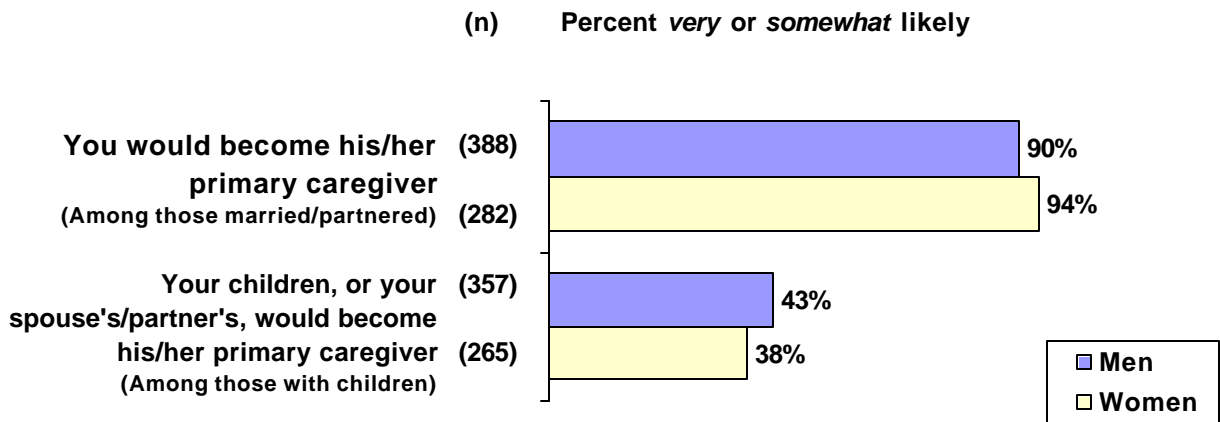
Among older Americans who are married or living with a partner, nine in ten men (90%) and a similar proportion of women (94%) think it is *very* or *somewhat* likely that they will become their spouse’s/partner’s primary caregiver if he or she becomes disabled and needs daily assistance. Women are more inclined to say that this is *very* likely (77% vs. 61% for men), especially the youngest women (84% of women ages 50 to 58 say this is *very* likely).

Among those who have children, or whose spouse/partner does, about four in ten think the children would become their spouse’s primary caregiver. Similar proportions of men (43%) and women (38%) think this is *very* or *somewhat* likely.

Figure 2:

Likelihood of Long-Term Care Alternatives for Spouse/Partner

If someday your spouse/partner becomes disabled and needs daily assistance bathing, dressing, and eating, how likely are each of the following?



PREPAREDNESS FOR LIVING ALONE

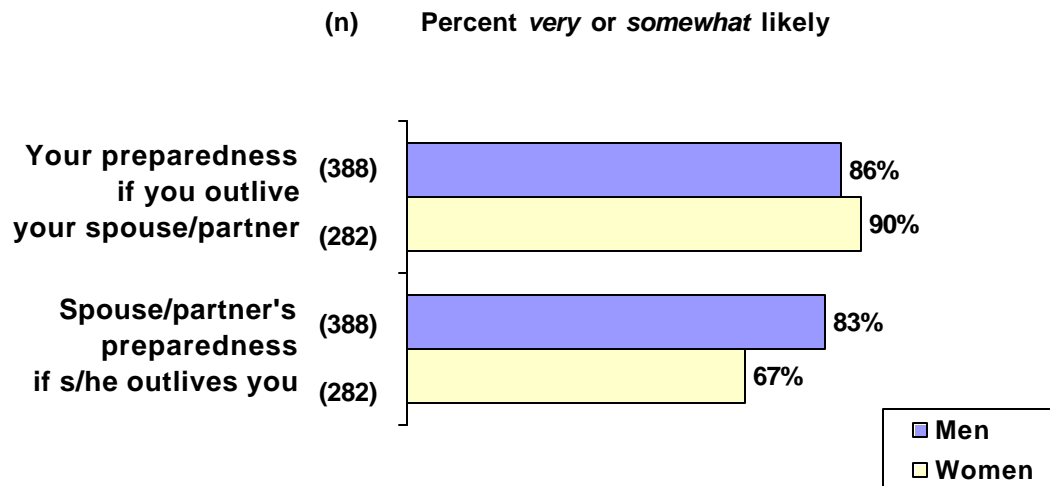
Nearly all older men and women who are married or living with a partner feel they are *somewhat* or *very* prepared to live alone if they outlive their spouse/partner (men 86%, women 90%). However, men are much more likely than women to feel their spouse/partner is prepared; 83% of men say their spouse/partner is at least *somewhat* prepared, compared to 67% of women.

Figure 3:

Preparedness for Living Alone

Among those who are married or living with a partner

*If you outlive your spouse/partner, how prepared are you to live alone?
If your spouse/partner outlives you, how prepared is he/she to live alone?*



Among those who are married or living with a partner, roughly one-third of both men and women indicate that, if they outlive their spouse, they are not emotionally ready to be alone (men 35%, women 30%). One-third of married/partnered women also acknowledge that they would not be prepared to handle upkeep of the home and yard (34%) if they outlive their spouse, compared to only 18% of men who feel unprepared in this area. No more than one in seven men or women indicate they are unprepared in any of the other areas examined in the study, including maintaining activities outside of the house (men 11%, women 11%), taking care of finances and bills (9%, 13%), and managing their health care (7%, 5%). As one might expect, men are far more likely than women to feel unprepared to handle the cooking if they outlive their spouse (14%, 2%).

Of note, however, the proportion of women who believe they are unprepared to take care of finances declines with age; the belief is most prominent among 50- to 58-year-olds (22%).

When men are asked in what areas their wife or partner is unprepared, they tend to indicate that being emotionally ready to be alone (37%) and handling upkeep of the home and yard (39%) are the issue areas. Women are more likely than men to say their spouse or partner is unprepared emotionally to be alone (47%), but less likely to say home and yard work is an issue (30%).

One-quarter (27%) of married/partnered women say cooking is one of the reasons their husband or partner is unprepared. By contrast, only 5% of men say cooking would be an issue for their wife or partner. Women are also far more likely than men to view their spouse/partner as unprepared to manage his/her health care (women 25% vs. men 9%) and somewhat more likely to feel their spouse is unprepared to take care of finances and bills (women 36% vs. men 26%).

Figure 4:

Areas in Which Older Americans Are Unprepared to Live Alone

Among those who are married or living with a partner

*In what areas, if any, do you feel you are unprepared to live alone?
In what areas, if any, do you feel your spouse/partner is unprepared to live alone?*

	Areas in which respondent views <u>him/herself</u> as unprepared		Areas in which respondent views <u>spouse/partner</u> as unprepared	
	<u>Men</u> (n=388)	<u>Women</u> (n=282)	<u>Men</u> (n=388)	<u>Women</u> (n=282)
Being emotionally ready to be alone	35%	30%	37%	47% *
Handling upkeep of home and yard	18%	34% *	39% *	30%
Cooking	14% *	2%	5%	27% *
Maintaining activities or involvement outside of the house	11%	11%	18%	24%
Taking care of finances and bills	9%	13%	26%	36% *
Managing one's health care	7%	5%	9%	25% *
Transportation	4%	8% *	12%	9%
Very prepared, or none of the above**	51%	46%	40%	33%

* Significantly greater than male or female counterparts

** Question was not asked of those who are *very* prepared to live alone

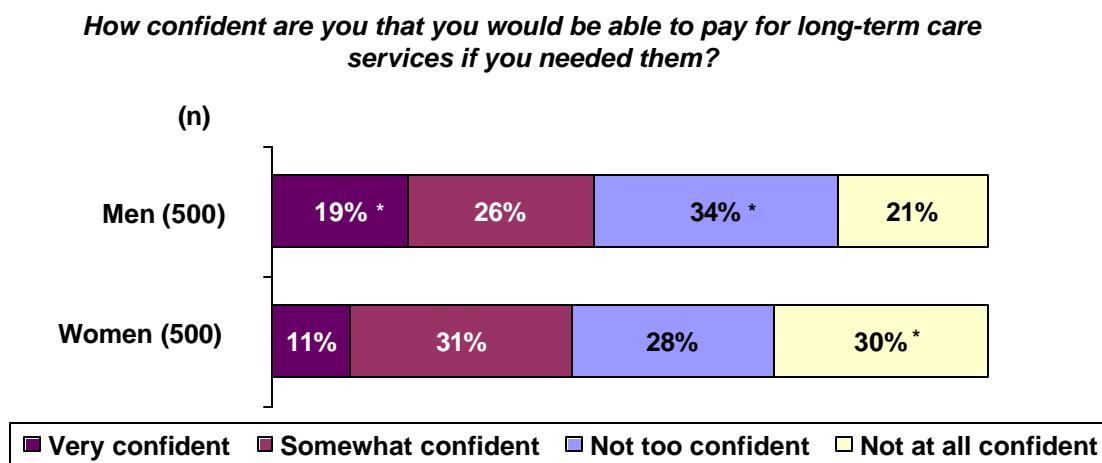
FINANCIAL READINESS FOR LONG-TERM CARE

About four in ten older Americans feel *very* or *somewhat* confident that they would be able to pay for long-term care services if they needed them. Equal proportions of men and women feel confident (men 45%, women 42%), although men are more likely than women to say they are *very* confident (men 19% vs. women 11%) and women are more likely to say they are *not at all* confident (women 30% vs. men 21%). Confidence increases with age for both men and women; 32% of Leading Edge Boomers feel confident compared to 53% of those who are 65 or older.

Not surprisingly, those who own long-term care insurance express much greater confidence—half say they are *very* confident (52%) and 40% say they are *somewhat* confident. Among those who do not own long-term care insurance, only 8% are *very* confident, and 27% are *somewhat* confident.

Figure 5:

Confidence in Ability to Pay for Long-Term Care



* Significantly greater than male or female counterparts

When asked what one source they would use to pay the largest share of their long-term care costs, over three in ten name sources that are not viable—Medicare (men 21%, women 21%), health insurance (7%, 9%), and disability insurance (3%, 1%). However, an equal proportion name realistic sources—personal investments and assets (19%, 13%) and long term care insurance (14%, 16%).

The older Americans who report they are *very* or *somewhat* confident in their ability to cover long-term care costs are far more likely than those who are less confident to say their largest funding source would be long-term care insurance or their own investments; 55% of those who are confident report one of these two sources of funding, compared to 12% of those who are *not too* or *not at all* confident. Those who have lower levels of confidence in their ability to pay for long-term care costs are more likely to name Medicaid as their primary funding source (15% vs. 4% of those who are confident) or Medicare (26% vs. 14%). They are also almost four times as likely to say they do not know how they would pay for their long-term care (27% vs. 7%).

Figure 6:

Primary Source for Covering Costs of Long-Term Care

If you need long-term care services in the future, which one of the following do you think you would use to cover the biggest share of the cost?

	<u>Men</u> (n=500)	<u>Women</u> (n=500)
Medicare	21%	21%
Personal investments and assets	19% *	13%
Long-term care insurance	14%	16%
Social Security	12%	8%
Medicaid	9%	11%
Health insurance	7%	9%
Disability insurance	3%	1%
Have costs paid by family and friends	**	**
Don't know	15%	21% *

* Significantly greater than male or female counterparts

** Less than 0.5%

One in five men and women initially report they have a long-term care insurance policy (men 20%, women 19%). However, a significant proportion of them do not actually have stand-alone policies. In fact, 4% of men and 5% of women indicate that their policy is part of health insurance or disability insurance that they have, or that their long-term care insurance is actually a federal program such as Medicaid or Medicare. As a result, the proportion of men and women who report having a long-term care policy that is separate from other insurance or federal programs is slightly lower (men 16%, women 14%).

Figure 7:
Ownership of Long-Term Care Insurance

	<u>Men</u> (n=500)	<u>Women</u> (n=500)
<i>Do you currently own a long-term care insurance policy?</i>		
<i>Is it part of...</i>		
<i>Regular health insurance you have? Disability insurance you have?</i>		
<i>A federally funded program such as Medicare or Medicaid?</i>		
Initially report owning LTC insurance policy	20%	19%
Indicate policy is part of health insurance, disability insurance, or federally funded programs such as Medicare or Medicaid	4%	5%
Own a separate LTC insurance policy	16%	14%

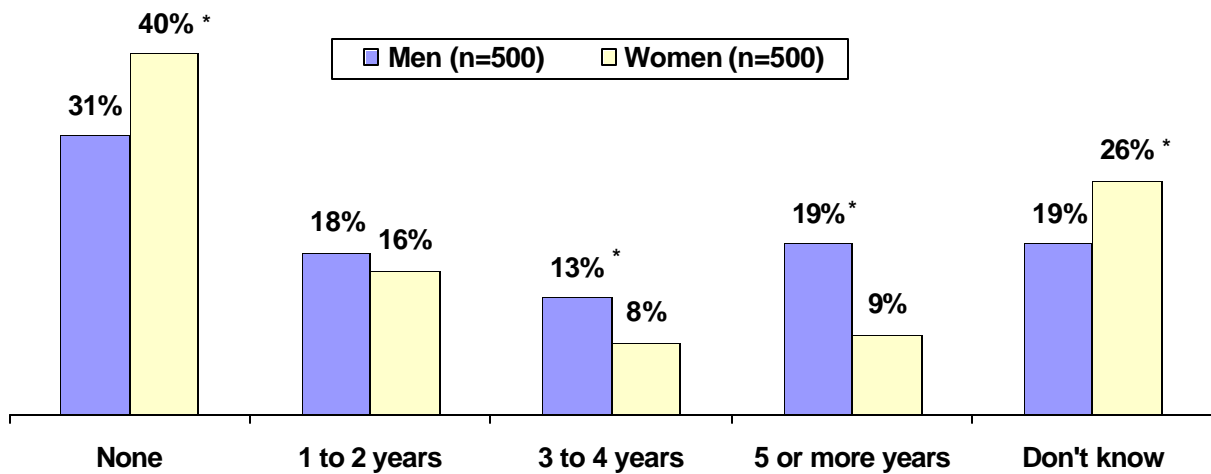
Using only their own savings, investments, and assets, four in ten women (40%) believe they do not have enough to pay for a single year of nursing home care—at a cost of \$66,000 per year—if they needed it. They are more likely than men (31%) to say this is the case. Women and men are equally likely to report that they could pay for one or two years of care (men 18%, women 16%), but men are almost twice as likely to believe they have enough to pay for at least three years of nursing home care (men 32% vs. women 17%). A larger share of women than men say they do not know how many years they could pay for (women 26% vs. men 19%).

The difference between men’s and women’s ability to pay for nursing home care is not apparent among Leading Edge Baby Boomers, but emerges among those who are older.

Figure 8:

Ability to Pay for Nursing Home Care

Studies show that the national average annual cost of receiving long-term care in a nursing home is \$66,000. Using only the savings, investments, and assets that you now have (as well as your long-term care insurance), but not counting the value of your home, how many years of nursing home care could you pay for?



* Significantly greater than male or female counterparts

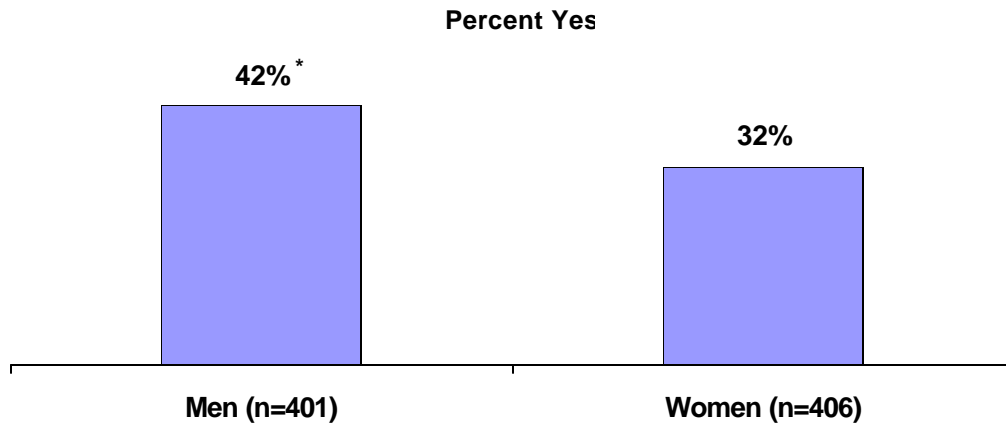
Among those who do not already have long-term care insurance, men are more likely than women to say that they have considered purchasing it at some time (men 42% vs. women 32%). This difference is apparent only between married/partnered men and women (men 45% vs. women 33%), and the difference increases with age.

Figure 9:

Consideration for Purchasing Long-Term Care Insurance

Among those who do not already own a long-term care insurance policy that is separate from other insurance and federal programs

Have you ever considered purchasing a long-term care insurance policy?



* Significantly greater than male or female counterparts

RESPONDENT PROFILE

The male respondents are somewhat older than the females, with half reporting they are age 65 or older (52%). About one-third of the women are as old (36%), with four in ten ages 50 to 58 (39%), and one-quarter ages 59 to 64 (25%).

The majority of both male and female respondents are married, but men are more so than women (men 71% vs. women 54%). In addition, 7% of men and 3% of women are living with a partner. Four in ten of the female respondents are divorced, separated, or widowed (40%) compared to 17% of men. Roughly one in twenty male and female respondents are single, never having married (men 6%, women 4%).

The large majority of both male and female respondents report that they, or their spouse/partner, have children (men 86%, women 91%). Women are more likely than men to report children.

Because of the differences between men's and women's age and marital status, all significant differences between the survey results of men and women were checked to ensure that they were independent of these demographical factors. Any gender differences presented in this report are significant, even when age and marital status are taken into account.

Figure 10:

Characteristics of Survey Respondents

		<u>Men</u> (n=500)	<u>Women</u> (n=500)
<u>Age</u>	50 to 58	28%	39% *
	59 to 64	19	25 *
	65 or older	52 *	36
<u>Marital Status</u>	Married	71% *	54%
	Divorced, separated, or widowed	17	40 *
	Living with partner	7 *	3
	Single, never married	6	4
<u>Children</u>	Has children or spouse does	86%	91% *
	No children	14 *	9

* Significantly greater than male or female counterparts

Methodology

An online survey was sent to members of Survey Sampling International's Survey Spot™ Internet Survey Panel, and responses were received from August 11 to August 18, 2004. The survey was sent to a demographically balanced sample of panel members ages 50 and older, so that the specific ages, education levels, and ethnicities would be represented in approximate proportion to their frequency among Americans ages 50 and older.

The results of the survey are based on 1,000 responses. If the panel sample is equivalent to a random sample of Americans age 50 or older, this sample size would lead to a margin of error of plus or minus three percentage points.

Appendix A: Questionnaire

Thanks for clicking into this survey about long-term care. We appreciate your participation and hope you find it interesting!

1. In what year were you born? 19__ __ **[RECORD YEAR AND CODE]**

Please also indicate your age category:

Under 50.....1
50-58.....2
59-64.....3
65 or older.....4

2. Are you... **[QUOTA: equal distribution of men and women]**

Male1
Female.....2

3. What is your current marital status?

Married.....1 → Use “spouse” in questions
Living with a partner.....2 → Use “partner” in questions
Divorced or separated.....3
Widowed.....4
Single, never married.....5

4. Do you have any children?

Yes1
No2

[TERMINATE HERE IF Q1=1 OR IF GENDER QUOTA HAS BEEN EXCEEDED]

5. **[IF Q3=1 OR 2]** Does your [spouse/partner] have any **[IF Q4=1: additional]** children?

Yes1
No2

[CREATE TEXT FOR USE IN Q6 AND Q7]

If q4=1 and q5=1 and q3=1 “your children or your spouse’s children”

If q4=1 and q5=1 and q3=2 “your children or your partner’s children”

If q4=1 and q5=2 “your children”

If q4=2 and q5=1 and q3=1 “your spouse’s children”

If q4=2 and q5=1 and q3=2 “your partner’s children”

ROTATE QUESTIONS 6, 7, 8, 9, 10

6. **[IF Q4=1 OR Q5=1]** If someday you become disabled and need daily assistance bathing, dressing, and eating...
How likely is it that [your children or your spouse’s/partner’s children] would become your primary caregivers?
Very likely.....1
Somewhat likely.....2
Not too likely.....3
Not at all likely.....4
7. **[IF Q4=1 OR Q5=1]** If someday you become disabled and need daily assistance bathing, dressing, and eating...
How likely would you be to move into the home of [your children or your spouse’s/partner’s children]?
Very likely.....1
Somewhat likely.....2
Not too likely.....3
Not at all likely.....4
8. **[IF Q3=1 OR 2]** If someday you become disabled and need daily assistance bathing, dressing, and eating...
How likely is it that your [spouse/partner] would become your primary caregiver?
Very likely.....1
Somewhat likely.....2
Not too likely.....3
Not at all likely.....4

9. If someday you become disabled and need daily assistance bathing, dressing, and eating...

How likely would you be to move into an assisted living facility?

- Very likely.....1
- Somewhat likely.....2
- Not too likely.....3
- Not at all likely.....4

Assisted living facility: A type of residence that provides or coordinates personal services and health-related services for people who need some level of care and assistance.

10. If someday you become disabled and need daily assistance bathing, dressing, and eating...

How likely would you be to move into a nursing home?

- Very likely.....1
- Somewhat likely.....2
- Not too likely.....3
- Not at all likely.....4

Nursing home: A type of residence that provides 24-hour care, including nursing services, to people who need assistance with many aspects of daily living.

[IF Q3=1 OR 2]

Now thinking about your [spouse/partner]...

ROTATE QUESTIONS 11 AND 12

11. If someday your [spouse/partner] becomes disabled and needs daily assistance bathing, dressing, and eating...

How likely is it that you would become his/her primary caregiver?

- Very likely.....1
- Somewhat likely.....2
- Not too likely.....3
- Not at all likely.....4

12. **[IF (Q4=1 OR Q5=1) AND (Q3=1 OR 2)]** If someday your [spouse/partner] becomes disabled and needs daily assistance bathing, dressing, and eating...

How likely is it that [your children or your spouse's/partner's children] would become his/her primary caregiver?

- Very likely.....1
- Somewhat likely.....2
- Not too likely.....3
- Not at all likely.....4

[ROTATE QUESTIONS 13/14 WITH 15/16]

13. **[IF Q3=1 OR 2]** If you outlive your [spouse/partner], how prepared are you to live alone?
- Very prepared.....1
 - Somewhat prepared.....2
 - Not too prepared.....3
 - Not at all prepared.....4
14. **[IF Q13=2, 3 OR 4]** In what areas, if any, do you feel you are unprepared to live alone? (Check all that apply) **[ROTATE RESPONSES EXCEPT 8]**
- Taking care of finances and bills..... 1
 - Handling upkeep of home and yard 2
 - Cooking..... 3
 - Being emotionally ready to be alone 4
 - Managing your health care..... 5
 - Transportation..... 6
 - Maintaining activities or involvement outside of the house..... 7
 - None of the above 8
15. **[IF Q3=1 OR 2]** If your [spouse/partner] outlives you, how prepared is he/she to live alone?
- Very prepared.....1
 - Somewhat prepared.....2
 - Not too prepared.....3
 - Not at all prepared.....4
16. **[IF Q15=2, 3 OR 4]** In what areas, if any, do you feel your [spouse/partner] is unprepared to live alone? (Check all that apply) **[ROTATE RESPONSES EXCEPT 8]**
- Taking care of finances and bills..... 1
 - Handling upkeep of home and yard 2
 - Cooking..... 3
 - Being emotionally ready to be alone 4
 - Managing his/her health care 5
 - Transportation..... 6
 - Maintaining activities or involvement outside of the house..... 7
 - None of the above 8

17. How confident are you that you would be able to pay for long-term care services if you needed them?

- Very confident..... 1
- Somewhat confident 2
- Not too confident..... 3
- Not at all confident 4

Long-term care is nursing care and personal care given over a long time period. It could be provided in a special living facility or at home.

18. If you need long-term care services in the future, which one of the following do you think you would use to cover the biggest share of the cost? **[ROTATE RESPONSES EXCEPT 9]**

- Medicaid..... 1
- Long-term care insurance 2
- Personal investments and assets..... 3
- Have costs paid by family or friends..... 4
- Medicare..... 5
- Health insurance 6
- Disability insurance 7
- Social Security..... 8
- Don't know..... 9

19. Do you currently own a long-term care insurance policy? That is a policy to cover the costs of a nursing home, assisted living, or home care if you need it in the future?

- Yes 1
- No 2 **SKIP TO Q21**

20.a. **[IF Q19=1]** Is this long-term care insurance...

- Part of regular health insurance you have?..... 1
- A policy separate from any regular health insurance? 2

20.b. **[IF Q19=1]** Is this long-term care insurance...

- A federally funded program such as Medicare or Medicaid? 1
- A policy separate from federally funded programs such as Medicare or Medicaid? 2

20.c. **[IF Q19=1]** Is this long-term care insurance...

- Part of disability insurance you have? 1
- A policy separate from any disability insurance?..... 2

20.d. **[IF Q20a=1 OR Q20b=1 OR Q20c=1]** Do you own a long-term care insurance policy that is separate from [FROM Q20a-c: the regular health insurance (and) the federally funded program (and) the disability insurance] that you mentioned?

- Yes 1
- No 2

21. **[IF Q19=2]** Long-term care insurance is a separate insurance policy to cover the costs of a nursing home or assisted living facility, or to provide home care if you need long-term care. It would...
- Not be part of any regular health insurance
 - Not be part of disability insurance
 - Not be Medicaid or Medicare
- Have you ever considered purchasing a long-term care insurance policy?
- Yes 1
- No 2
22. Studies show that the national average annual cost of receiving long-term care in a nursing home is \$66,000. Using only the savings, investments, and assets that you now have, **[IF Q20d=1 OR (IF Q20A=2 AND Q20B=2 AND Q20C=2)]**: as well as your long-term care insurance,] but not counting the value of your home, how many years of nursing home care could you pay for?
- None..... 1
- One year, costing a total of \$66,000 2
- Two years, costing a total of \$132,000..... 3
- Three years, costing a total of \$198,000..... 4
- Four years, costing a total of \$264,000..... 5
- Five or more years, costing a total of \$330,000 or more..... 6
- Don't know..... 7

Thank you very much for your help! Your survey is now complete.

SURVEY SPONSORS

The MetLife Mature Market Institutesm is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support MetLife, its corporate customers and business partners. **MetLife** is a leading provider of long-term care insurance to individuals and group sponsors. MetLife, Inc. (NYSE: MET) through its subsidiary Metropolitan Life Insurance company, is also the exclusive provider for the AARP endorsed Long-Term Care Insurance Plan.

AARP Health Care Options[®] is the trusted source for health products, services and information for men and women age 50+---AARP Health Care Options helps AARP Members stay healthy.

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