

## Dear Colorado PERA-Affiliated Employer,

Colorado PERA is pleased to offer long-term care insurance through Metropolitan Life Insurance Company (MetLife) to PERA members, retirees, and their eligible family members. MetLife is a recognized leader in the long-term care insurance industry and has consistently earned high marks from insurance industry rating agencies for financial strength and claims-paying ability. These ratings take into account factors such as overall financial picture, management strength, financial reserves, and claims-paying history.

The need for long-term care can arise at any time and at any age. The high cost of long-term care can have a serious impact on financial security, so we encourage your employees to take advantage of this special one-time offer by taking action now. Eligible employees applying on or before October 31, 2009, can take advantage of easier health qualifications by answering only five health questions to apply for long-term care insurance.

Although this protection can be extremely beneficial, understanding the options available can be overwhelming. Long Term Care Financial Partners (LTCFP) has been selected to present a comprehensive educational plan to help your employees understand their options and determine if long-term care insurance should be a part of their comprehensive financial plan. We have posted a schedule of the upcoming long-term care seminars that we encourage you to forward to your employees. Visit [www.ltccopera.com](http://www.ltccopera.com) for more information.

As an added service, LTCFP is also able to conduct an educational seminar for your employees at your location(s). A representative from LTCFP will call within the next few weeks to determine if this is something that you would like to offer your employees. You may also call LTCFP directly at 1-888-PERA-LTC to schedule a meeting.

Sincerely,

Colorado PERA