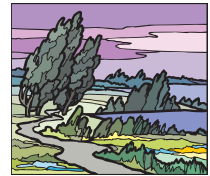


QuickFACTS

From the MetLife Mature Market Institute®
www.MatureMarketInstitute.com



“Do not go where the path may lead, go instead where there is no path and leave a trail”

Ralph Waldo Emerson

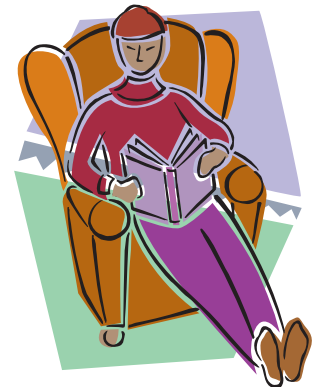
INFORMATION ABOUT RETIREMENT, LONG-TERM CARE AND THE MATURE MARKET

Welcome to **QuickFACTS**, a monthly fact sheet produced by MetLife’s Mature Market Institute. Our focus is the emerging market of people 50+. We compile recent news and developments on retirement, aging and long-term care issues that impact our business and our customers. Ideas and comments for the editor are welcome. kobrien@metlife.com or phone, 203-454-5386.

Camp Stress Relief

Finding time for one’s self while caring for a loved one with Alzheimer’s disease can be challenging. The Family Caregivers Alliance of San Francisco has been working to relieve the stress while providing pleasure and stimulation for the family member in need of care. Since 1992 it has been running a weekend overnight camp for people with Alzheimer’s and other dementia diseases. The fee is \$125 to \$250 for the weekend on a sliding scale based on income. ■

Janet Kornblum
A Welcome Respite for Everyone
USA Today
December 7, 2005



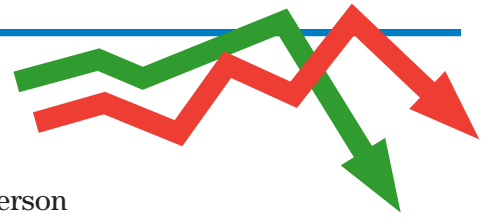
Saving for Retirement: What Might Make a Difference?

According to the findings from the 15th annual Retirement Confidence Survey from EBRI, more than seven in ten workers (72%) not currently contributing to their employer- sponsored retirement plan say that an employer contribution of up to 5% of their salary would make them much more or somewhat more likely to participate. Among non-participants 66% say they would be very or somewhat likely to remain in their employer’s plan if they were automatically enrolled. ■

Encouraging Workers to Save: The 2005 Retirement Confidence Survey
Employee Benefit Research Institute (EBRI)
EBRI Issue Brief # 280
April 2005
http://www.ebri.org/publications/ib/index.cfm?fa=ibPrint&content_id=3496



Unequal Declines in Disability Among Older Americans



The percentage of individuals ages 70 and over reporting any kind of health problem or physical limitation resulting in the need for help from another person declined from 22.1% to 15.5% between 1982 and 2002. The most improvement was seen in the percentage of those needing help with Instrumental Activities of Daily Living (IADLs) such as shopping, household chores and transportation with a decline from 14.5% to 8.1%. The proportion of those needing help with the Activities of Daily Living (ADLs) such as bathing and dressing showed little change overall. Over the 20 year period there was a widening gap based on socioeconomic status, with those individuals with the lowest incomes and least education showing almost no change in the need for assistance with the IADLs as well as an increased incidence of reporting the need for ADL assistance. ■

Robert F. Schoeni et. al.

Persistent and Growing Socioeconomic Disparities in Disability Among the Elderly: 1982-2002

American Journal of Public Health

November 2005, Vol. 95, No. 11, pp. 2065-2070

Friends for Life

Friends can prolong your life! The Australian Longitudinal Study of Aging monitored 1,500 people age 70 and older from 1992 through 2002 for their health and well-being. The findings suggest that close contact with relatives did not impact survival rates but those with a strong network of friends lived longer. ■

Sharon Jayson

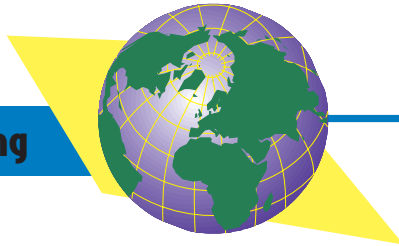
Budding friendships fill out the family tree

USA Today

December 20, 2005



International Ageing



With those age 65 and over expected to represent 25% of the total population by 2015 and one of the highest life expectancy rates (age 82) in the world, Japan is growing older more swiftly than most countries. In response to the changing demographics, Japan's Toyota Motor Corporation and its subsidiaries are using automotive technologies to manufacture other products geared toward the over 65 population. Wheelchairs, hydraulic home elevators, orthopedic mattresses and kitchen cabinets that slide on rails to the height of a wheelchair are some of the innovative new products from Toyota which also produces 37 models of wheelchair accessible cars called Welcabs. ■

Jathon Sapsford

As Japan's Elderly Ranks Swell, Toyota Sees New Path to Growth

Wall Street Journal

December 21, 2005

There's a Doctor in the House

In 1998 Medicare boosted the government reimbursement to physicians for home visits by as much as 50 percent, making house calls less of a financial loss for doctors. Although house calls are still rare for the general public, the *Journal of the American Medical Association* reported that house calls for Medicare recipients increased 40 % from 1998 to 2004. Providing home care visits from doctors could significantly reduce the cost of medical care down the road. This was demonstrated in a 2004 study of a house call program in Las Vegas where there was a 62% drop in hospital stays among 91 elderly patients, resulting in net savings of \$261,225 per year. ■

Maria Godoy
A Doctor at the Door: House Calls Make Comeback
www.npr.org
December 19, 2005



Web Watch

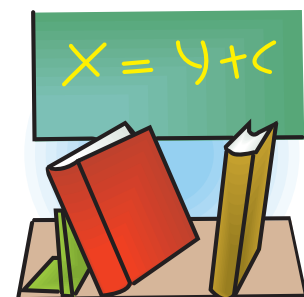
In addition to providing information on prescription and over the counter medications and a variety of health care problems, the Mayo Clinic web site provides healthy living guidance for all ages with specific sections addressing men's and women's health, nutrition, senior health, workplace issues, and fitness as well as other topics. This interactive site, which can be accessed at <http://www.mayoclinic.com/findinformation/healthylivingcenter/index.cfm>, includes videos, presentations, quizzes, risk calculators, and a variety of self assessment health related tools. ■



Retirement Planning: Need for Education

A 2004 University of Michigan survey of 22,000 Americans over age 50 shows that many lack a basic understanding of financial concepts putting them in a poor position to manage their 401(k) and other retirement investments. Of those surveyed, 52% understood that individual stocks are more risky than mutual funds while 67% understood compound interest and 75% understood inflation. Only 34% understood all three concepts. The survey also showed that only 31% have tried to calculate how much money they will need in retirement and among those who did the calculation only 59% made a retirement plan. ■

Leah Carlson
Lack of Financial Knowledge Impairs Retirement
Employee Benefit News
October 2005
www.benefitnews.com



Caregiving: Concerns and Rewards

Thirteen million baby boomers are caregivers for their parents. According to a 2005 Campbell-Ewald Health Survey of 815 boomer caregivers, 25% of those surveyed report currently living with their parents. This group experiences more concerns about the impact of caregiving than those who do not live with parents, including concerns about their physical well-being (40% vs. 27%), own career development (33% vs. 16%) and own retirement plans (33% vs. 16%). Still, while having concerns, those who live with their parents more often report that they feel appreciated (64% vs. 49%), loving (52% vs. 42%) and grateful (35% vs. 21%) in regard to the caregiving experience. ■

Thirteen Million Baby Boomers Care for Ailing Parents, 25% Live with Parents
Senior Journal.com
October 19, 2005
www.seniorjournal.com/NEWS/Boomers/5-10-19BoomersCare4Parents.htm

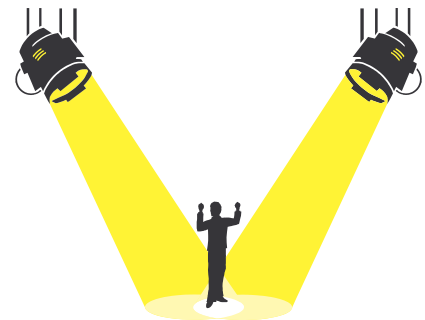


101 And Still Ready for the Spotlight

Charles Lane, who has played the quintessential cranky neighbor, accountant, bureaucrat and other miserable characters, turned 101 years old this month. You may not know the name but you sure will recognize the face. Discovered in 1931 by director Frank Capra, he has over 300 film appearances, making 27 feature films in 1939 alone, including "It's a Wonderful Life." The bespectacled thin man also has just as many TV credits playing multiple roles in shows ranging from "I Love Lucy" in the 50s to "LA Law" in the 80s. Recently, at the TV Land awards, where he was honored, he announced: "I'm still available." ■



HeathCliff Rothmann
Charles Lane, Centenarian Dean of 'Miserable Characters'
The Wall Street Journal
December 28, 2005



Kathy O'Brien, R.N., M.S., Gerontology Consultant and Editor, 203-454-5386

MetLife Mature Market Institute
57 Greens Farms Road • Westport, CT 06880
MatureMarketInstitute@MetLife.com
www.MatureMarketInstitute.com

L06019SOJ(exp1208)MLIC-LD

Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166

