



Peak Long-Term Care Protection from Prudential

[Date XX, 2012]

Dear State of Michigan Retiree:

Enjoying the later years of life may not be possible if the simple activities of daily life become challenging, or even impossible. You could require ongoing help with certain everyday Activities of Daily Living due to a chronic illness, a debilitating accident, or the fragility of age. Activities of Daily Living include: bathing, dressing, eating, toileting, transferring and continence.

Help preserve your independence.

If, for an extended period of time, you've been a caregiver for someone you love or have relatives or friends who've gone through that heartbreaking experience, you know the incredible strains—both personal and financial—long-term care can inflict on a family. Long-term care insurance helps you maintain your independence and remove the burden of care from your family.

That's why you should consider taking advantage of the opportunity to purchase long-term care insurance issued by **The Prudential Insurance Company of America** (Prudential), offered to The State of Michigan's eligible retirees.

Help protect your assets.

The cost of long-term care can quickly deplete the savings you have worked so hard to earn. Consider this: the national average cost of long-term care can be upward of \$90,155 a year for nursing home care alone, and that cost is rising.¹ Long-term care insurance helps to offset the costs of long-term care by paying for a broad range of services over an extended period of time—at home, in an assisted living/residential care facility, adult day care center, or in a nursing home.

Choose the affordability of Peak Protection at group rates.

As an eligible retiree of The State of Michigan, you can now purchase Prudential Long Term Care Solid SolutionsSM at affordable group rates. Plus, your rate will not increase as you get older or your health condition changes.²

Prudential Long Term Care Solid SolutionsSM

Please read the enclosed brochure to learn more.

To request an Enrollment Kit or to ask questions:

Call 800-732-0416, 8 a.m. to 8 p.m. ET, Monday through Friday.

To download an enrollment form: Log on to www.prudential.com/gltcweb/stateofmichigan

or

E-mail Prudential at l4c4me@prudential.com

Please see reverse side for important information.

In addition, long-term care coverage is available for your eligible family members including your spouse, parents, parents-in-law, adult children and their spouses, and siblings. Retirees and qualified family members applying for the plan must always meet medical underwriting requirements.

Contact Prudential today to learn more about Prudential Long Term Care Solid SolutionsSM.

This is a solicitation for long-term care insurance.

1 Prudential Financial Long-Term Care Cost Study, 2010. Prudential Financial Global Market Research.
<http://www.prudential.com/insurance/longtermcare>.

2 Prudential has the right to change premium rates in the future, but only on a class basis.

Prudential Long Term Care Solid SolutionsSM is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102. 800-732-0416. Coverage may not be available in your state. Coverage is issued under contract series 83500. This coverage contains benefits, exclusions, limitations, and eligibility requirements, and specific terms and provisions under which the insurance coverage may be continued in force or discontinued. The Prudential Insurance Company of America is authorized to conduct business in all U.S. states and the District of Columbia.

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