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For Immediate Release

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**“WHAT TODAY’S WOMAN NEEDS TO KNOW: A RETIREMENT JOURNEY,”
A FREE GUIDE TO RETIREMENT PLANNING
AVAILABLE FROM THE METLIFE MATURE MARKET NSTITUTE**

Westport, CT – June 13, 2007 – “*What Today’s Woman Needs to Know: A Retirement Journey*,” a free publication, is now available from the MetLife Mature Market Institute®. The booklet comes in conjunction with the institute’s latest study, “It’s Not Your Mother’s Retirement: The MetLife Study of Women and Generational Differences.”

The booklet, produced in cooperation with the Women’s Institute for a Secure Retirement (WISER), is designed to help women prepare for retirement and addresses specific challenges women face: job switching, taking time out for family and the important consideration of when to retire. It also helps with financial questions like how much money one will need to retire, what kinds of investments are available, protecting assets, health care costs and ways to use home equity. Perhaps most useful, the booklet contains a Retirement Savings and Planning checklist for each decade with guidelines for women from their 20s to their 70s.

The findings from “*It’s Not Your Mother’s Retirement*” indicate that retirement for women will be redefined by the younger generations who expect to work longer than their mothers and to have a more active retirement with varied pursuits. Daughters, it reports, may be more vulnerable because they will enter retirement with considerably higher levels of debt than their mothers and are expected to make a greater financial adjustment than their mothers.

“Today’s women are leading very different lives than their mothers and all indications are that their retirement will be different as well,” said Sandra Timmermann, Ed.D., director, MetLife Mature Market Institute. “If you think of retirement as a destination, many of

HOW DO YOU AND YOUR MOTHER COMPARE?	
Your mother most likely...	While you most likely...
...received a spousal Social Security benefit based on her husband’s work history.	...will receive a Social Security benefit based on your own work history.
...didn’t have to save much or know about investing since traditional pension plans didn’t require it.	...need to save a lot more and understand basic investing to manage your own money because you will likely not have a traditional pension.
...generally deferred to her spouse about family financial decisions.	...enjoy more equality with your partner with respect to financial decisions.
...wasn’t inclined to use her home as a financial resource in retirement.	...may be more open to options for tapping into your home equity.

our mothers were better prepared for the journey. They had what they would need: a pension, a spousal Social Security benefit, affordable private health care insurance, in addition to Medicare, and a deed to their mortgage-free home.

“By contrast, younger women today will probably live longer than their mothers and will make the journey with less in hand. They may carry only a 401(k) and IRA savings along with Social Security and Medicare benefits. It’s less likely that they will have a pension and private health care coverage. In addition, many may have a mortgage or other debt. Our survey shows that today’s working women are twice as likely as their mothers’ generation to carry debt of \$25,000 or more.”

“Women should be planning ahead and taking what we convey in this publication very seriously,” said Cindy Hounsell, J.D., president of WISER. “It would be judicious for people to start saving in their 20s and to begin good habits like avoiding debt at a young age. By the time a woman is in her 30s, she should have a savings plan, investments and she should be thinking about home ownership. Anyone 40 and over should have disability and life insurance, perhaps long-term care insurance, and the beginnings of sound investments to last a lifetime.”

“*What Today’s Woman Needs to Know*” has a glossary that defines terms like annuity, asset allocation, IRA, reverse mortgage and time horizon. It includes a number of resources women can look to for further retirement investigation and planning.

The Women’s Institute for a Secure Retirement (WISER) works to provide low and moderate income women (aged 18 to 65) with basic financial information aimed at helping them take financial control over their lives and to increase awareness of the structural barriers that prevent women’s adequate participation in the nation’s retirement systems.

The MetLife Mature Market Institute is MetLife’s information and policy center on issues related to aging, retirement, long-term care and the mature market. Staffed by gerontologists, the Institute provides research, training and education, consultation and information to support MetLife, its corporate customers and business partners. MetLife is a subsidiary of MetLife, Inc. (NYSE: MET), a leading provider of insurance and financial services with operations throughout the U.S. and the Latin America, Europe and Asia Pacific regions.

To obtain a free copy of “*What Today’s Woman Needs to Know: A Retirement Journey*,” call 203-221-6580, send e-mail to maturemarketinstitute@metlife.com, or download it at www.maturemarketinstitute.com under ‘What’s New.’

For more on the MetLife Mature Market Institute, visit: www.maturemarketinstitute.com.

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