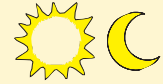




QuickFACTS[®]



"Got no check books, got no banks. Still I'd like to express my thanks—I got the sun in the mornin' and the moon at night."

Irving Berlin

INFORMATION ABOUT AGING, LONGEVITY, AND THE MATURE MARKET

Welcome to QuickFACTS, a monthly fact sheet produced by the MetLife Mature Market Institute. Our focus is the emerging market of people 50+. We compile recent news and developments on multi-generational issues that impact our business and our customers. Ideas and comments for the editor are welcome by e-mail at fradding@metlife.com or phone, 203-454-5302.

The Oldest Old

Dr. Stephen Coles, the director of the Gerontology Research Group of University of California at Los Angeles, is keeping track of the oldest of the old around the world. As of September 14, 2009 there were 72 validated super-centenarians, people who are 110 and older. Of these only four are males. Recently, the oldest living person, Gertrude Baines of Los Angeles passed away at age 115, and the title has been passed on to a Japanese woman, age 114 in Okinawa.

The World
Public Radio International (PRI)
September 14, 2009
Click to link to podcast

**Happy Birthday
Super-Centenarians!**

Helping Americans Save for Retirement



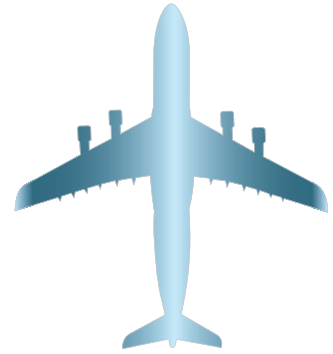
The IRS and the Treasury Department have created a number of new initiatives that will make it easier for Americans to save for retirement. One such initiative will streamline the process for businesses to automatically enroll employees in 401(k) accounts and SIMPLE-IRAs that small businesses can offer. An option taking effect in 2010 will enable individuals receiving a federal income tax refund to use it to purchase a U.S. savings bond in their own name by simply checking a box on their tax return. Another innovative change will allow workers to convert their unused vacation time into 401(k) savings.

Retirement Security for American Families
Internal Revenue Service
Click to link to Fact Sheet

Medical Tourism Goes Mainstream

With skyrocketing costs of medical treatment, some insurers are offering networks of surgeons and dentists in overseas locations such as India and Costa Rica. Leading the way, four of the largest U.S. health insurers have either begun pilot programs or have started to look into it. For procedures such as knee replacement or cardiac bypass surgeries, overseas care can cut as much as \$40,000 from the cost.

Insurers Explore Savings in Overseas Care
 MSNBC.com
 August 9, 2009
Click for link to article



Healthy Aging



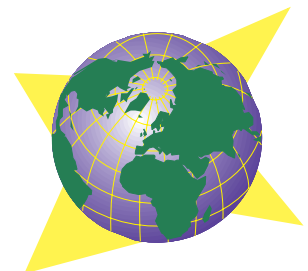
Do you want to live to 100? If so, there are some things that you can do to improve your odds. Some recommendations include the following tips: eat fiber, stay socially connected, limit your calories and eliminate empty calories. Other recommendations include keeping your vitamin D level at 30 nanograms per milliliter of blood, lowering your stress levels through meditation, napping or sipping black tea, and engaging in vigorous exercise at least 20 minutes a day.

Surprising Signs You'll Live to 100
 AOL Health provided by Prevention Magazine
 August 18, 2009
Click for link to article

International Ageing

Until recently, Korean elders expected to live with their adult children and be cared for, according to Confucian tradition. But with changes in family structures and longer lives, these practices are becoming less common. In 1990, 72.4% of South Koreans over age 65 lived with their children, compared with 48.3% in 2007. While a government pension system financed by employee contributions was introduced in 1988, only 28% of the working population is covered, and that has many older Koreans financially unprepared for these changing times. Now, as a way to assist older Koreans, silver job fairs have been established by the government to help the older population find work.

Su-Hyun Lee
In South Korea, Retirement Can Be Elusive
 New York Times
 September 12, 2009
Click here to link to article





Web Watch

As the number of frail elderly and chronically ill rises, so do the number of transitions between home, hospital and other community based care providers. In our fragmented health care system, transitions create the potential for crucial information and issues to fall through the cracks. The United Hospital Fund created the Web site, www.nextstepincare.org. It provides family caregivers and health care providers with a number of guides and tools to help navigate the various challenges of transitioning between healthcare settings.

Heading Off the Talent Shortage

In 2007 more than half of those with scientific, technical, engineering, and mathematically based jobs (STEM jobs) were over the age of 50. The U.S. has sustained its growth in this sector through importing large numbers of foreign workers. However, as this group retires over the next decade, estimates of vacant STEM jobs range from 12 million to 24 million. The greatest impact would be felt by small to mid-sized companies that may be unable to fill key positions. Several U.S. businesses are addressing this issue by participating in community partnerships to rebuild the education-to-employment system, and preparing the next generation to compete in the ultra-high tech global knowledge economy.

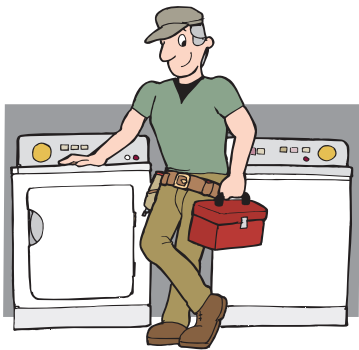
Edward E. Gordon
The 2010 Surprise
 September 1, 2009
 Employee Benefits News
Click for link to article



The Labor Force is Aging

More than ever, older workers are remaining in the workforce. In 1995 more than half (57.2%) of people aged 55-64 were in the labor force. That number rose to 59.1% in 2000, and in the first half of 2009 this age group's labor force participation rate rose to 65.3%. Also, people aged 65 and older have an increasing presence in today's labor force. In 1995 only 12.0% of those over 65 were in the labor force, and currently 17.3% of this population is working.

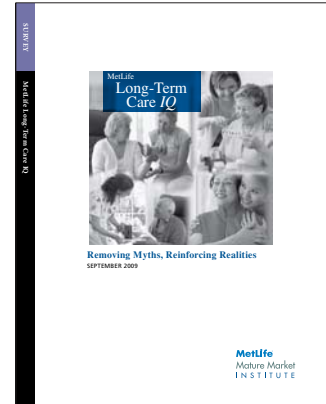
Recession Turns a Graying Office Grayer
 Pew Research
 September 3, 2009
Click here for link to survey



Test Your Knowledge

The results from a recent survey from the MetLife Mature Market Institute about long-term care indicate that most people know what long-term care is and how much it costs, but their scores fall short regarding how many people will need it, and how they will pay for it. The MetLife Long-Term Care IQ Survey, taken by 1,021 individuals aged 40 to 70 in 2009, compared results with a similar 2004 study. The respondents' overall score was 52%, unchanged since 2004; and only 21% scored 70% or higher.

MetLife Long-Term Care IQ Survey
MetLife Mature Market Institute
September 2009
[Click here for link to survey](#)



Advice Wanted



The recent recession has retirees increasingly worried about their financial security and has decreased their appetite for risk. In a recent report from the Society of Actuaries that looked at retirees' attitudes toward investing and the economy, just under a third (31%) of retirees, whose basic expenses are not covered by Social Security, expressed interest in using a portion of their savings to create a guaranteed lifetime income stream. In 2008 over half of retirees (56%) reported that they had a personal financial advisor, while in 2009 61% say they have one.

Sally A. Bryck, Betty Meredith, Anna Rappaport, Steven Siegel
What a Difference a Year Makes: A Supplemental Report on the Impact of the 2008–2009 Financial Crisis
A 2009 Report
LIMRA, International Foundation for Retirement Education, Society of Actuaries
[Click here for link to report](#)

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