

LIFE INSURANCE



MetLife



live life.

your way



Life. your waySM

Preserve your lifestyle. Strive to live your dream in life. Discover the flexibility of life insurance — protect, accumulate and transfer wealth now and in the future. Be free to live life, *your way*.

Protect, accumulate and transfer

there may be more **to life insurance** than you think



While life insurance can provide a *financial resource* for your loved ones in the event of your death, certain types of life insurance can provide additional benefits while you are living.

In fact, life insurance offers several options that allow you to choose the right policy for your particular situation and lifestyle.

the promise

Being able to protect your loved ones, even after your death, is one reason that so many people turn to life insurance. Helping your family maintain their current lifestyle with the steps you take now is a meaningful legacy. The comfort this assurance gives is immeasurable.



*If providing for
your loved ones is*

important

PROTECT

Life insurance offers protection for your family, wealth and business needs.

Coverage for your family

Although it may be unpleasant to consider, your family's need for income will continue even if you are not here to provide it. Life insurance can help by providing income replacement.

Protecting wealth

You may have an estate to protect and a desire to transfer your accumulated wealth to your spouse, children and loved ones (transfers to your spouse are not subject to estate tax). A significant portion of your estate can be diluted by taxes and life insurance can help protect that legacy for your loved ones.

Business needs

Life insurance can help ease concerns about the future of your business. Your financial professional can help you craft a life insurance strategy to address business continuation, protection against the loss of a key executive, bonus plans and other business needs.

ACCUMULATE

Certain permanent policies allow you to build cash value, which can be used for things like supplemental retirement income through policy loans and withdrawals.¹

Tax-deferred cash value

As you build cash value with certain policies, you pay no taxes on the cash value accumulation. Cash value can be used as an additional source of retirement savings and income, or for business or estate planning needs, to help secure your financial future and your family's standard of living.

Access to funds

Some policies allow you to withdraw or borrow against the cash value earned on the policy. This can help with things like retirement income or for your child's college education. Certain tax-advantages exist in accessing cash value from a properly structured life insurance policy.² Please consult your financial professional for more details.

¹ Cash value accumulation is not guaranteed in certain types of life insurance policies and may go up or down in value. Withdrawals and loans will decrease your death benefit.

² Tax-free distributions assume that the life insurance policy is properly structured, is not a Modified Endowment Contract (MEC) and distributions are made up to the cost basis and policy loans thereafter. Loans and withdrawals will decrease the cash value and death benefit.

³ This document is designed to provide introductory information on the subject matter. MetLife does not provide tax and legal advice. Clients should consult their attorney and/or tax professional before making financial investment or planning decisions.

LIFE INSURANCE

offers *flexibility* in
planning your financial future

While life insurance can provide a financial resource for your loved ones in the event of your death, certain types of life insurance can provide additional benefits while you are living.

TRANSFER

Depending on the structure of the life insurance policy you choose, features may include:

An income tax-free death benefit to your beneficiaries

Generally the death benefit is paid to your loved ones without incurring income taxes.

Estate tax-free proceeds

With proper planning, you can set up a life insurance policy so that the death benefit is not included in your estate and therefore not subject to the estate tax. This will enable you to help ensure your family or favorite charity receives your legacy without feeling the impact of any additional estate taxes, which can significantly dilute your estate.³

Quicker payment to beneficiaries

Bypassing the often-lengthy probate process, life insurance benefits can quickly be paid directly to your beneficiaries to be used for funeral expenses or estate taxes. This feature may also help eliminate the need for the liquidation of other assets.

CHECK WITH YOUR FINANCIAL PROFESSIONAL OR TAX PROFESSIONAL FOR INFORMATION ON HOW RECENT AND PROPOSED TAX LAWS MAY AFFECT YOUR FINANCIAL PLANS.

Consider life insurance as an additional source of retirement income:

- Tax-deferred accumulation
- Tax-free withdrawals and loans²
- No income contribution limits
- No pre-59½ tax penalty



Which type of life insurance suits

my needs

Because there are several types of life insurance available to meet different needs, the first step should be to identify your goals before choosing a policy.

You may want to ask yourself:

- Is protection for your family in the event of your death your main concern?
- Do you want to cover estate taxes?
- Accumulate funds for education?
- Build supplemental income for retirement?
- How much risk am I comfortable with?
- Is flexibility an important consideration?

TERM insurance is purchased for a specific period of time or term. Typically the premium remains level during that timeframe. The death benefit is paid if you die during the term of the policy. At the end of the term, coverage can usually be continued while premiums increase significantly each year. This type of policy generally has no cash value.



	TERM	PERMANENT		
	Term Life	Whole Life	Universal Life	Variable Universal Life
Premiums	Level premiums for term of policy	Guaranteed level premiums for life	Flexible premiums for life	Flexible premiums for life
Cash Value	No	Yes	Yes	Yes ⁴
Loans/Withdrawals	No	Yes ⁵	Yes ⁵	Yes ⁵
Coverage	Specific term is defined by the policy selected. Generally 10, 15, 20 or 30 years.	Life ⁶	Life ⁷	Life ⁷
Investment Risk	None	Insurance Company bears risk	Insurance Company bears risk	Policyowner bears risk
Commonly Used for	Income replacement	Income replacement/ Supplemental income strategy	Income replacement/ Estate planning/ Legacy planning	Income replacement/ Supplemental income strategy

⁴ Based on contract's funding and performance.

⁵ Loans and withdrawals will decrease the cash value and death benefit.

⁶ Provided all premium payments are made and loans indebtedness does not lapse policy.

⁷ Cash value must be sufficient to pay monthly deductions.

The two basic types of life insurance are term and permanent.

PERMANENT life insurance is structured to cover you for your lifetime and offers more variations, such as:

- **Whole Life** insurance provides guaranteed level premiums, guaranteed cash value and guaranteed death benefits. Whole Life is also eligible to receive annual dividends, considered a return of excess premium. Dividends are not guaranteed; however, if paid they may be used to increase the cash value and death benefits over time or even returned to the policyholder in cash.
- **Universal Life** insurance has a cash value that is credited with interest at a current rate, as determined by the insurance company, with a guaranteed minimum interest rate. This type of policy features flexible premium payments and coverage stays in effect provided the cash value is enough to cover monthly expenses and cost of insurance charges.
- **Variable Universal Life** insurance provides a cash value that fluctuates based on the performance of the professionally managed funding options. Policies feature flexible premium payments and coverage remains in force provided the cash value is enough to cover monthly expenses and cost of insurance charges. Typically this type of policy provides the greatest opportunity to accumulate cash value, but also has the biggest exposure to risks including potential loss of principal.

Both Universal Life and Variable Universal Life can offer guarantees either in the contract or through rider provisions. Guarantees keep the policy in force regardless of cash value. It is quite common for guarantees to limit cash accumulation in order to fund the guarantee. On Universal Life the effect can be so strong that the product can end up with little or no cash value.

Permanent life insurance is often a successful way to meet long-term financial goals because it can build cash value, unlike term insurance which generally does not.

Your financial professional can provide you with specific details to help you choose the right policy for your needs.

Guarantees apply to certain insurance and annuity products (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

Why choose MetLife?

GUARANTEES YOU CAN RELY ON.

You can be confident that MetLife will deliver on its promise. Guarantees backed by our financial strength — as evidenced by some of the highest financial strength ratings in our industry — are the reason we serve more than 90 million customers worldwide.⁸

A BRAND YOU KNOW AND TRUST.

As one of the most recognized and trusted brands in the country, it is reassuring to know there is still a company you can count on. MetLife's risk management approach, which is embedded in our culture, enables us to identify weaknesses in certain asset sectors early. This helps to ensure our ability to keep our promises to those who depend on us.

WE KEEP OUR PROMISES.

Through countless bear markets, recessions, a depression and two World Wars, MetLife has never defaulted on any of its promises.

For more information
about MetLife, visit us at
metlife.com or call your
financial professional.

⁸ Source: www.metlife.com, "MetLife Worldwide".

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Prospectuses for Equity Advantage Variable Universal Life and for the investment portfolios offered thereunder, are available from MetLife. The policy prospectus contains information about the contract's features, risks, charges and expenses. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

MetLife variable life insurance policies have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than its original value. Please contact your financial professional for complete details.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice subject to your particular circumstances from an independent tax advisor.

MetLife, its agents and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

Guarantee Advantage Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-34-07 and in New York only by Metropolitan Life Insurance Company on Policy Form Series 1E-34-07-NY. Legacy Advantage Survivorship Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-32-05 and in New York only by Metropolitan Life Insurance Company on Policy Form Series 1E-32-05-NY. Equity Advantage Variable Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-46-06 and in New York only by Metropolitan Life Insurance Company on Policy Form Series 1E-46-06-NY-1. MetLife Promise Whole Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-10 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY. MetLife Promise Whole Life 120 is issued by MetLife Investors USA Insurance Company generally on Policy Form 5E-12-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY-A. Guaranteed Level Term is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-21-04 and in New York only by First MetLife Investors Insurance Company on Policy Form Series 5E-21-04-NY. All are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614. Variable products are offered through MetLife Securities, Inc. and New England Securities Corporation; both at 1095 Avenue of the Americas, New York, NY 10036 (member FINRA/SIPC). March 2012

Life Insurance Products:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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