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 policies features, risks, charges and expenses. 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. Clients should 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 its stated goals or objectives. The cash value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than its original value. Guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

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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 laws are subject to interpretation and legislative change. 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 1E-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 1E-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, Policy Form Series 1E-46-06-01-NY. Whole Life is issued by Metropolitan Life Insurance Company, Policy Form Series 8-90(08). All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. All products are distributed by MetLife Investors Distribution Company (MetLife Investors), 5 Park Plaza, Suite 1900, Irvine, CA 92614. August 2009.
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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

Life Insurance Selector

Life Insurance Selector

MetLife

Choosing a life insurance policy doesn't have to be complicated.

Life's choices

Fundamentally, there are two steps to take when considering life insurance. First is to determine how much coverage is right for your family and others who depend on you. Second, you must decide which type of policy is most appropriate to provide that protection.
Deciding to protect your family with life insurance is a responsible and caring act. Yet, almost 48 million American households recognize that they don’t have enough life insurance.1 Of this group, 74 percent feel they can’t afford it. Furthermore, 52 percent said they haven’t taken action because they have trouble deciding how much life insurance is right for them.

How do you feel about your current life insurance coverage?

What information should be considered in determining the right amount of life insurance for your situation?

First, start by getting an understanding of the total economic contribution you make to your family over your expected lifetime; this is called your Human Life Value. A well-established method used by the courts to quantify damages in wrongful death cases, the Human Life Value approach can quickly determine how much life insurance you need to help ensure your family’s financial security. Your Human Life Value includes everything you provide for your family, including:

- Your salary
- The value of the fringe benefits you earn
- The value of your personal services to your family
- Less, your personal consumption

II. Your Insurance Portfolio Allocation

While determining the right amount of life insurance is a challenge for most people, deciding which type of policy can be even more confusing. Many individuals who recognize they need more life insurance do not take action because they’re afraid of making the wrong decision—leaving their families’ financial future at risk.

Some people feel they need life insurance for a certain period of time—just long enough to meet their responsibilities for those who depend on them. This is typically done with term insurance.

Others, however, recognize that owning some form of life insurance for their entire lives can provide them with added security and flexibility as they prepare for life’s possibilities. This is typically done with permanent insurance.

As you consider your own life situation, you may want to ask yourself:

- Who relies on me for financial support today and who may in the future?
- How will my financial obligations change at retirement?
- How do I want to be remembered?

Your financial professional will help you complete the Life Insurance Selector Questionnaire, which will capture your personal preferences and narrow down which types of life insurance may best suit your needs. Some people find their objectives are best met with a combination of term and permanent insurance.

Many people find that owning some term insurance is an effective way to protect their families and others who depend on them, particularly for the short-term.

Many of these same people, however, also want the added security and flexibility of permanent insurance but are unsure as to which type is most suitable for their situation. The most appropriate type of permanent insurance for you is based on your preferences and attitudes toward a range of factors such as risk preference, flexibility, guarantees and your retirement and legacy objectives.

As you consider your own life situation, you may want to ask yourself:

- Generally, do I prefer product guarantees or flexibility?
- How do I feel about market volatility?
- How will my current retirement savings program measure up to my expected retirement lifestyle?

Working with your financial professional to complete the Life Insurance Selector Questionnaire will present you with the opportunity to discover your findings, and attitudes, and make an appropriate recommendation of term, universal life, whole life or variable universal life based on your situation. Your financial professional will help you understand the features and benefits of your personal recommendation. In addition, it is important to consult with your independent tax and legal advisors regarding which policy(ies) and coverage amount is right for you.

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How do you feel about your current life insurance coverage?

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First, start by getting an understanding of the total economic contribution you make to your family over your expected lifetime; this is called your Human Life Value. A well-established method used by the courts to quantify damages in wrongful death cases, the Human Life Value approach can quickly determine how much life insurance you need to help ensure your family’s financial security. Your Human Life Value includes everything you provide for your family, including:

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I. How Much Is Enough


II. Your Insurance Portfolio Allocation

Many people find that owning some term insurance is an effective way to protect their families and others who depend on them, particularly for the short-term. However, many of these same people, however, also want the added security and flexibility of permanent insurance but are unsure as to which type is most suitable for their situation.

The most appropriate type of permanent insurance for you is based on your preferences and attitudes toward a range of factors such as risk preference, flexibility, guarantees and your retirement and legacy objectives.

As you consider your own life situation, you may want to ask yourself:

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III. Your Permanent Insurance Allocation

Many people find owning some term insurance is an effective way to protect their families and others who depend on them, particularly for the short-term. Many of these same people, however, also want the added security and flexibility of permanent insurance but are unsure as to which type is most suitable for their situation. The most appropriate type of permanent insurance for you is based on your preferences and attitudes toward a range of factors such as risk preference, flexibility, guarantees and your retirement and legacy objectives.

As you consider your own life situation, you may want to ask yourself:

- Generally, do I prefer product guarantees or flexibility?
- How do I feel about market volatility?
- How will my current retirement savings program measure up to my expected retirement lifestyle?

Working with your financial professional to complete the Life Insurance Selector Questionnaire will present you with the opportunity to share your feelings and make an appropriate recommendation of term, universal life, whole life or variable universal life based on your situation. Your financial professional will help you understand the features and benefits of your personal recommendations. In addition, it is important to consult with your independent tax and legal advisors regarding which policy(ies) and coverage amount is right for you.

Life. your way™

Strive to live your dream and plan for the “if” in life. Discover the flexibility of life insurance — protect, accumulate and transfer wealth now and in the future. Be free to live your life, your way.
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Of this group, 74 percent feel they can’t afford it. Furthermore, 52 percent said they haven’t taken action because they have trouble deciding how much life insurance is right for them.  

How do you feel about your current life insurance coverage?  

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Income 

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I. How Much Is Enough 

The chart at left represents the total income that would be earned by the insured to age 65. This assumes no increase in annual income. 

II. Your Insurance Portfolio Allocation 

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Preliminary prospectuses for the variable investment options are available from MetLife. The full prospectus contains important information about the variable investment options, including investment strategies, risks, and expenses.

Life Insurance Selector

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Life’s choices

clarifying