

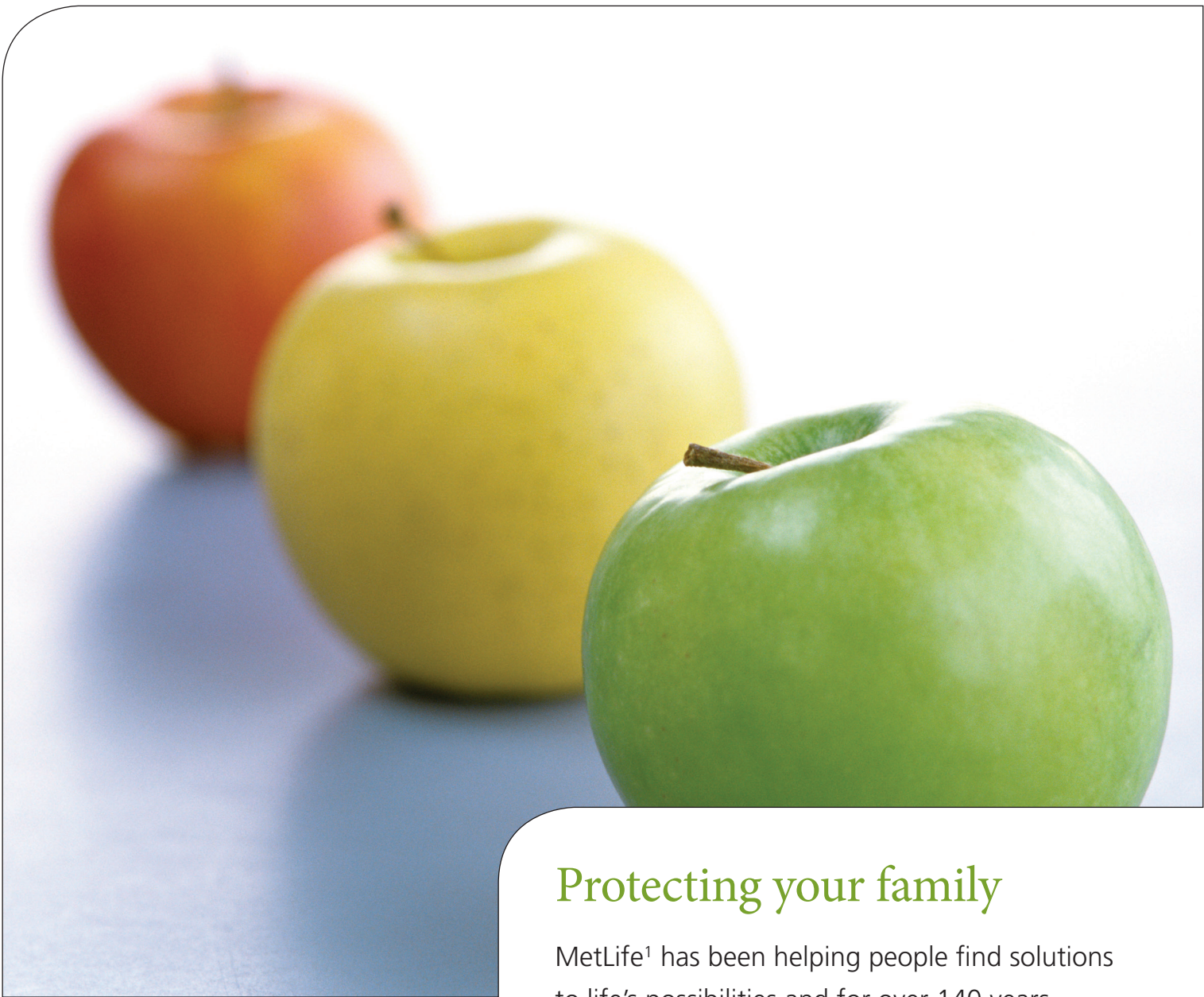
LIFE INSURANCE

Life Insurance SelectorSM

MetLife



clarifying
life's choices



Choosing a life insurance policy to help meet your needs doesn't have to be complicated.

Protecting your family

MetLife¹ has been helping people find solutions to life's possibilities and for over 140 years.

Solutions that will help protect your family's financial future with life insurance. Choosing the right coverage doesn't have to be as costly, complicated or mysterious as you may think.

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.

¹ "MetLife" includes Metropolitan Life Insurance Company, MetLife Insurance Company USA, New England Life Insurance Company, and General American Life Insurance Company, all of which are wholly owned subsidiaries of MetLife, Inc.

I. How Much?

To buy life insurance is a responsible and caring act, especially if you have children or people who depend on the income you earn. Life insurance can provide the income you've planned for in case you're unable to, allowing your loved ones to maintain their standard of living.

There are many ways to determine how much life insurance may be appropriate to provide for your family. One way is to focus on how much money would be necessary to replace your monthly income in the case of an unfortunate event. This allows you

to determine how your life insurance provides for those most important to you, by focusing on the total amount of coverage needed to provide income that your family could use monthly to supplement lost household income.

By providing your family with a monthly income in your absence, they may still be able to keep the lifestyle they have grown accustomed to and cover any other obligations your monthly income may now cover.

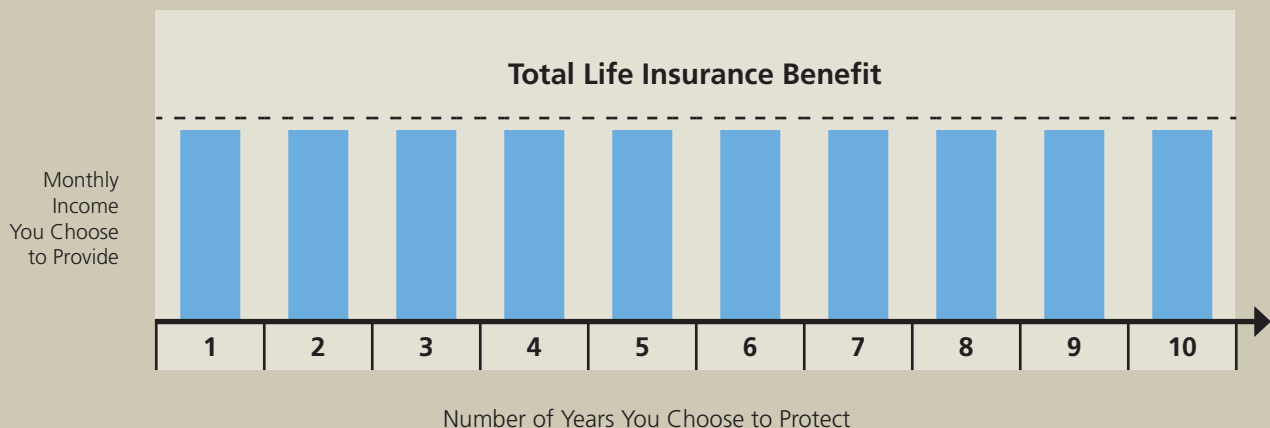
With help from your financial professional, you can also estimate your life insurance needs by calculating your Human Life Value, which includes everything you provide for your family including your salary, the fringe benefits you earn, and the value of your personal services.

Simple steps to protect income:

- What is your monthly income?
- How much of your income do you want to provide for your family in the event something happens to you?
- How long would your family need this income in the event something happens to you?

MetLife's Life Insurance Income Simplifier

The amount of life insurance needed is based on how much of your monthly income you wish to provide to your family and for how long you want to provide it, if you aren't there to earn it.



This hypothetical chart only shows how coverage might be determined by replacing monthly income. There are several other ways to determine how much life insurance is appropriate for you.

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. In fact, half of American households (58 million) readily admit they currently don't have adequate life insurance coverage — the highest level ever.²

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 life insurance.

The Life Insurance Selector will present you with the opportunity to share your feelings and attitudes, and provide you with guidance in choosing the appropriate type and amount of insurance. Many people find their objectives are best met with a combination of term and 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?

III. Your Permanent Insurance 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.

Many of these same people, however, also want the long-term protection 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, guarantees³ and your retirement and legacy objectives.

The Life Insurance Selector will present you with the opportunity to share your feelings and attitudes, and provide you with guidance regarding which product best suits your needs based on your situation. Your financial professional will help you understand the features and benefits of the options that are available.

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

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

² 2013 Life Insurance Awareness Month - LIMRA Facts About Life, 2013.

³ Guarantees apply to certain life insurance products and are subject to product terms, exclusions and limitations and the insurer's issuing claims-paying ability and financial strength.



MetLife Can Help

MetLife has developed an easy way to help you answer your questions and determine the life insurance policy that may be right for you. It's not complicated. With your financial professional, you will complete this brief questionnaire, which is designed to help you identify the best policy to protect those who depend on you.

In Section I, you will gain a better understanding of how much life insurance may be right for your specific situation.

Sections II and III will quickly evaluate your personal feelings and preferences to help you in choosing the appropriate policy — or combination of policies — to meet your life insurance need.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Like most insurance policies, MetLife's policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial professional for costs and complete details.

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- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
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