



**As the world seems to grow smaller,
the ifs in life are bigger than ever.**

Globalization means everyone needs more help managing life's ifs.

Today, both companies and individuals face more ifs than in any previous generation. If retirement savings can't keep pace with longer lives. If the needs of the retired outweigh the resources of the working. As a leader in insurance and employee benefits, MetLife companies have provided protection for life's ifs for over 135 years. Families, corporations and even governments work with us to provide financial certainties in an uncertain world. After all, we are MetLife.

Guarantees for the **if in **life**.SM**

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