

MetLife



Alico Integration:

Branding Implementation Guidelines

Version 1, September 22, 2010

Section 1: The Brand	
Introduction	1
Writing Principles	2
The Brand Center	3
Section 2: The Basic Design Elements	
Introduction	4
Basic Design Elements	5
Logo	6
Identity Band	8
Signature/Slug	10
Color	11
Typography	12
Photography	13
Snoopy	16
Graphic Grid	19
Section 3: Application	
Introduction	20
Brochures and Collateral	21
Business Cards	24
Letterhead	27
Envelopes	29
E-mail	30
Forms	31
Signage	32
PowerPoint®	33

MetLife values our reputation as financially stable, knowledgeable and easy to do business with. Here, in the Branding Implementation Guidelines, you'll find how we'll make our communications consistently look, sound and feel like MetLife.

You will see that these latest guidelines are not very different from the ones with which you are already familiar. The revisions represented here both respect and take advantage of the brand-building work already under way.

This document gives guidance on the core parts of our marketing and communications activities. If you have any questions, or feel you need additional advice or guidance, please contact Global Brand and Marketing Services.

We **make sure** that **the benefits** of a product or offering **are clear** to the customer.

While we are financial experts, our customers are not necessarily financial experts. Therefore, we **do not use jargon**. Clear language helps **create trust**.

We are optimistic, offering solutions, not problems. We **do not use scare tactics**.

Together graphics and copy help communicate that MetLife is intelligent, understandable and easy to do business with. The words we use are as important as the way we look. Yet, speaking in many languages and to various cultures, we, as a global brand, must be sensitive to the differences across the many societies in which we do business. But wherever we do business, MetLife is clear, consistent and correct.

- We make sure that the benefits of a product or offering are clear to the customer.
- While we are financial experts, our customers are not necessarily financial experts. Therefore, we do not use jargon. Clear language helps create trust.
- We are optimistic, offering solutions, not problems. We do not use scare tactics.

Of course, different situations will demand different types of language. Think about who you are talking to in each piece of communication. Your message should focus on the specific need of the audience.

A good way to test copy is to read it aloud. Does it flow easily as you speak it? If it is friendly and informative, it should. Does it give you a sense of satisfaction? If it is clever and well-organized, it should.

http://www.metlife.com/brandcenter/index.html?WT.ac=GN_brandcenter



The MetLife Brand Center is where you find—in great detail—how to imbue your communications with the look, the sound and the MetLife attitude of strength, stability, honesty and approachability across all media. The Brand Center offers downloads on:

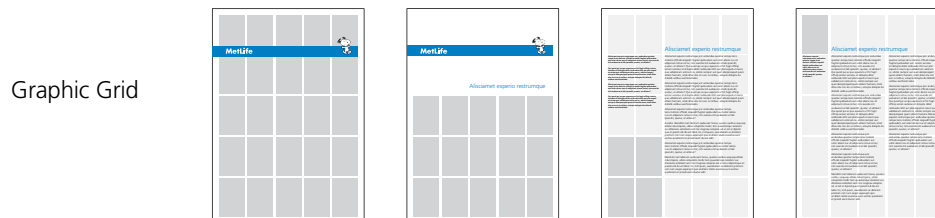
- MetLife, Affiliate & Subsidiary Logos
- Design and Visual Elements Guidelines
- International and Country-Specific Guidelines
- Ambassador Snoopy Art

The basic design elements are a simple set of graphics, which are used to create all our communications. Consistent application will strengthen our brand identity.



Typography

Frutiger Bold
Frutiger Roman
 Frutiger Light

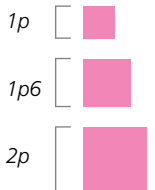


Basic Elements

Here is a simple overview of the visual elements that make the MetLife brand immediately recognizable. Over the next few pages each of the elements are explained individually.

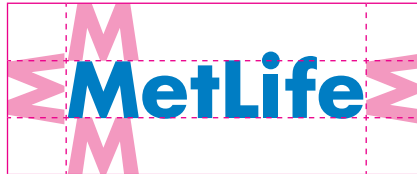
Note: MetLife's Identity Band guidelines were established around *picas* as a unit of measure.

conversion: $0p3 = (0.25 \text{ pica}) = 1.0\text{mm}$
 $0p6 = (0.50 \text{ pica}) = 2.1\text{mm}$
 $1p0 = (1.00 \text{ pica}) = 4.2\text{mm}$
 $1p6 = (1.50 \text{ pica}) = 6.3\text{mm}$
 $2p0 = (2.00 \text{ pica}) = 8.5\text{mm}$



MetLife

Clear space



Minimum size



Color

MetLife



MetLife



CMYK	RGB
C = 89	R = 0
M = 43	G = 106
Y = 0	B = 182
K = 0	

The MetLife name as expressed in the logo is the single most important visual component in establishing our brand presence. Our logo is a clear, strong, timeless presentation of our name.

Clear Space

Using the appropriate amount of space around our logo will help create a positive impression and impact.

A minimum amount of clear space must always surround the MetLife logo, separating it from other elements such as headlines, text or imagery.

The protected area is equal to the cap height of the MetLife “M” and is proportional to the size of the signature being used.

Minimum Size

Careful consideration should be given when determining the size of the MetLife logo. When it is too small it can be ineffective. The minimum size for the logo should be 1 pica for the height of the “M” in MetLife.

Color

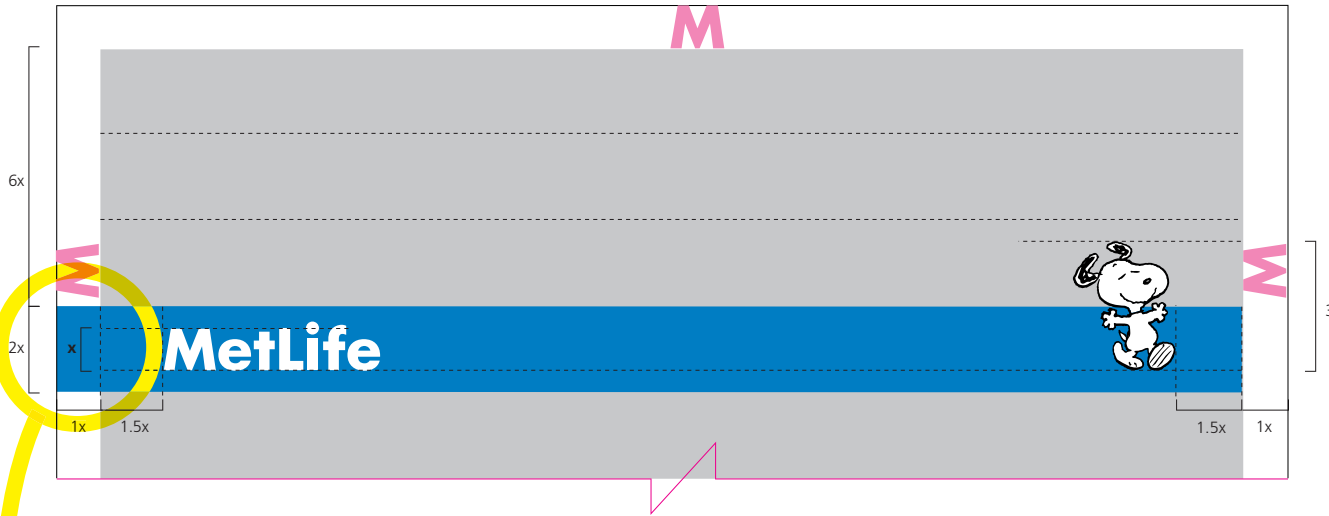
The preferred color for the MetLife logo is Pantone 285. Acceptable alternatives are for the logo to be reversed out in white or reproduced in black. Do not use the logo in any other color.

 **Do Not:**

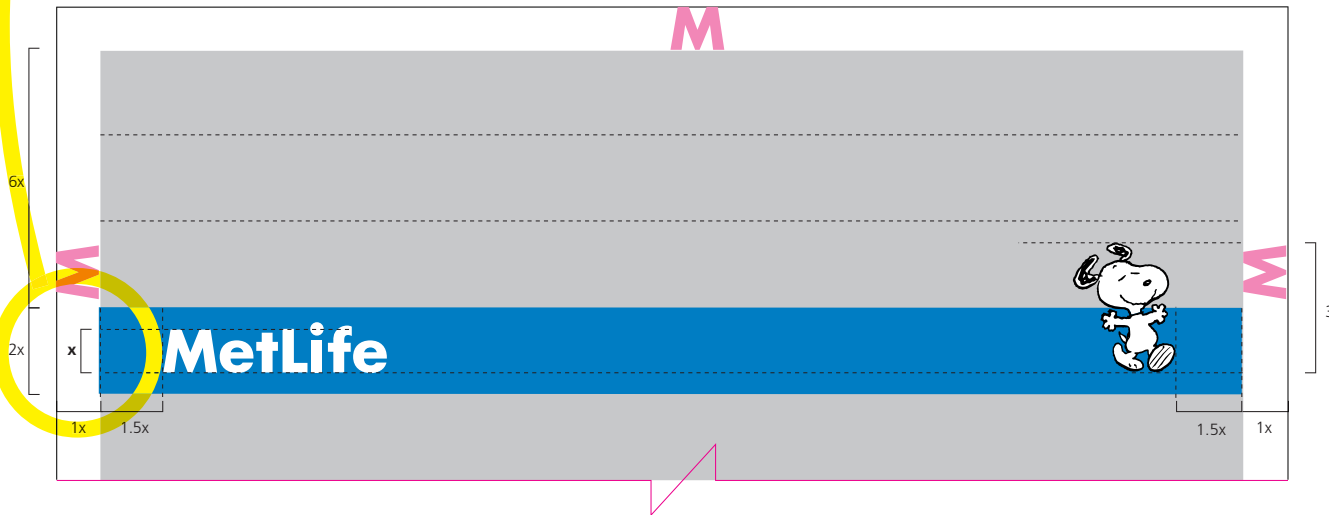
- knock out the logo through images or any color other than black or PMS 285
- confine the logo in any shape or box other than the Identity Band
- outline the logo
- color the logo other than PMS 285, Black or White
- use multiple colors
- use PMS 281 (Alico Blue)
- use gradients
- lock the logo up with other business entities
- attempt to recreate the logo lock-up



Standard A4 Non-Bleed



Standard A4 for desktop printing




Identity Band

It is important for the identity band to maintain consistent placement and proportions across communications. The identity band is primarily used on brochures, folders and other multipage documents. It is preferred for use for single page communications if content space allows for it. Where space does not allow, see the standard for Signature/Slug on the preceding pages.

For a standard A4 brochure (with a portrait orientation), the band height is 4p (17mm). The non-bleed gutter area is equal to half the height of the identity band or equal to one "M" height.

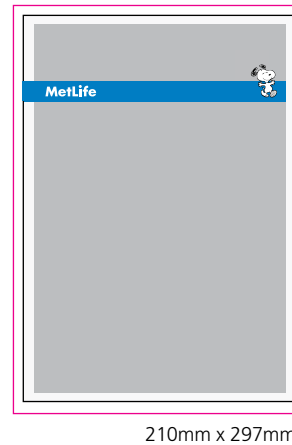
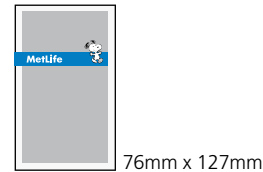
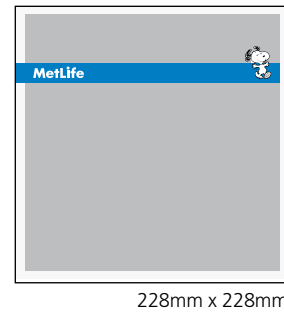
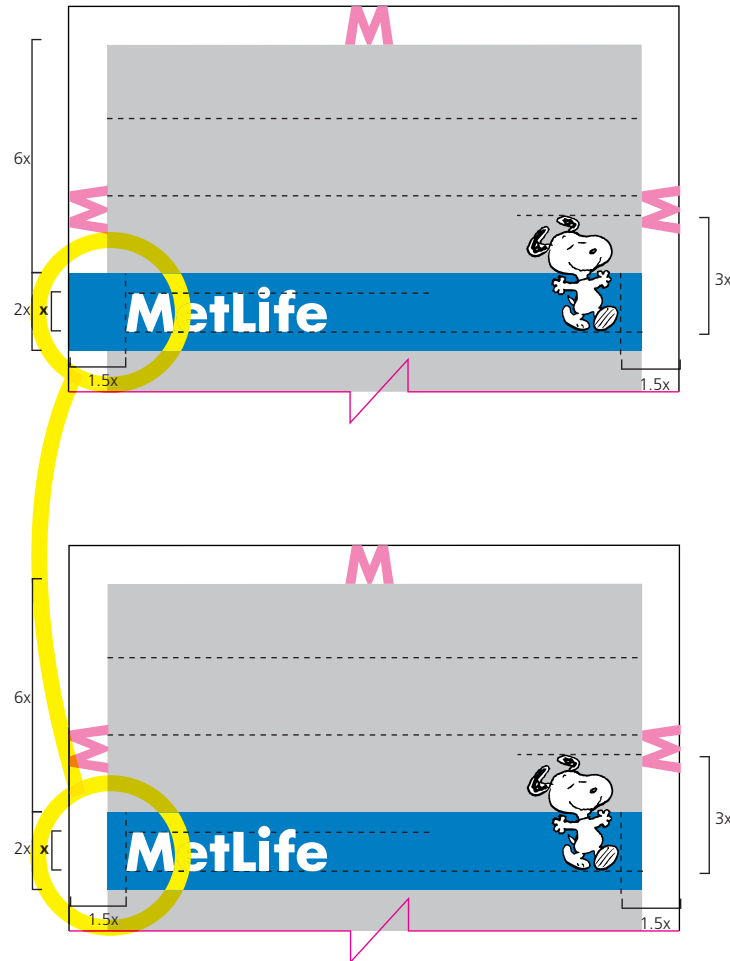
The MetLife logo always appears on the left with Snoopy on the right. The identity band can be used in PMS 285 blue or black.

Snoopy's size should be 3x. The white of Snoopy's feet should be aligned with the baseline of the MetLife logo.

 For desktop printing or electronic delivery formats (i.e., PDF) shorten the Identity Band on the left side by 1x.

Note: Use of Snoopy is recommended but optional.

Use the tables below to determine the appropriate band size for other proportions. In all cases, to establish the proper placement, the band should be placed four band heights plus 1x from the top of the page, as shown.



Note: MetLife's Identity Band guidelines were established around *picas* as a unit of measure.

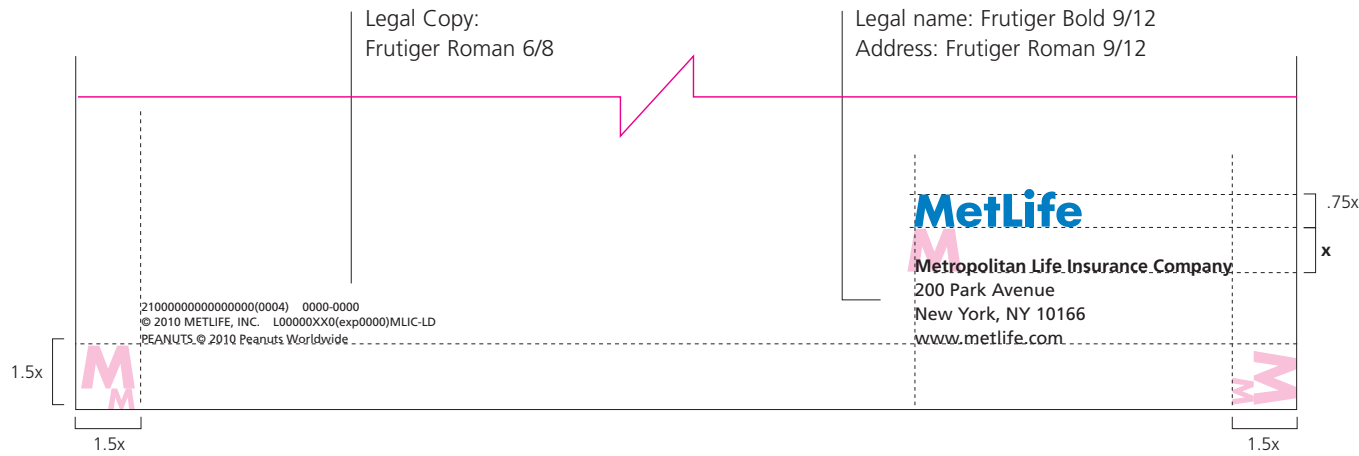
- conversion: 0p3 = (0.25 pica) = 1.0mm
- 0p6 = (0.50 pica) = 2.1mm
- 1p0 = (1.00 pica) = 4.2mm
- 1p6 = (1.50 pica) = 6.3mm
- 2p0 = (2.00 pica) = 8.5mm

Cover Size to Band Height Ratio

Portrait		Square		Landscape	
Doc. Size (mm)	Band (picas)	Doc. Size (mm)	Band (picas)	Doc. Size (mm)	Band (picas)
76 x 127	2p6	76 x 76	2p	127 x 76	2p
114 x 152	3p	101 x 101	2p6	152 x 114	2p6
127 x 178	3p	127 x 127	3p	178 x 127	2p6
101 x 228	3p	152 x 152	3p	228 x 101	2p6
152 x 228	3p6	178 x 178	3p6	228 x 152	3p
203 x 254	3p6	203 x 203	3p6	254 x 203	3p
A4 210 x 297	4p	228 x 228	4p	297 x 210	4p
228 x 305	4p	254 x 254	4p6	305 x 228	3p6
254 x 330	5p	305 x 305	4p6	330 x 254	4p6
297 x 432	5p6	381 x 381	6p6	432 x 297	5p
406 x 508	7p6	508 x 508	8p6	508 x 406	6p8
457 x 610	8p6	610 x 610	9p6	610 x 457	7p6
508 x 762	9p6	762 x 762	10p6	762 x 508	8p6

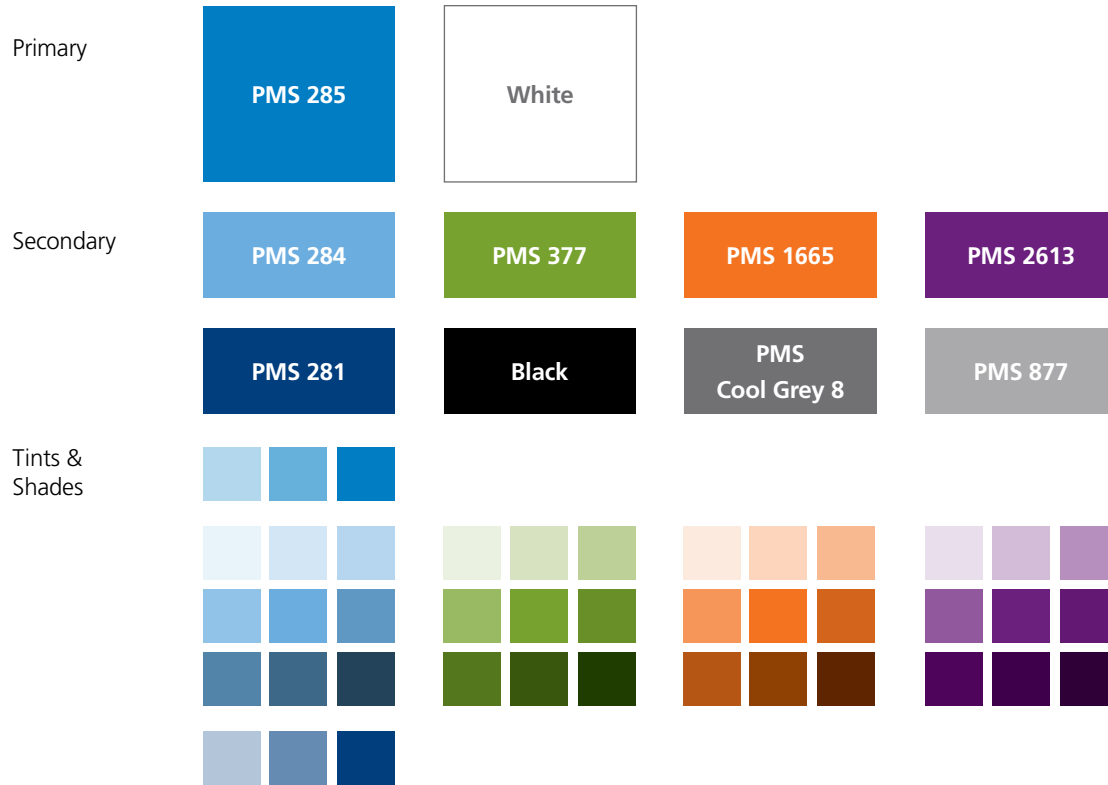
No Identity Band in this logo set should be shorter than **2p**

Standard A4 Back Cover



Signature/Slug

This diagram reflects the recommended size, weight and placement of the text for the back of an A4 brochure. It is based around the variable x, which represents the height of the MetLife “M” used on the accompanying front cover.



Samples



Color

The primary color palette for MetLife consists of white and Pantone 285 and 284. The following accent colors have been mapped over from Alico: PMS 281, PMS 377, PMS 1665, PMS 2613, Cool Grey 8 and the metallic PMS 877 for wealth and private clients.

Always allow white space for balancing the page and aiding in readability. Application of color should be well considered, compliment photos and aid the reader's understanding of visual data. Using PMS 285, PMS 284, PMS 281 and one additional color (as well as black) can create a comfortable visual rhythm while adding too many can create visual chaos. Using tints and shades (adding white or black) of the secondary palette is acceptable. PMS 284 is effectively a 50% tint of 285 and 281 is effectively 285 with 30% black.

Do not use Alico Blue (PMS 281) in the Identity Band, logo or knock the logo thru Alico Blue.

Frutiger Family

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&()";:?*

Arial Family

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&()";:?*

Minion Family

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&()";:?*

Times New Roman Family

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 1234567890!@#%^&*()";:?

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#%^&()";:?*

MetLife typefaces for most print communications are the Frutiger and Minion families. Every effort should be made to execute designs using the preferred typefaces.

Frutiger

Frutiger is a contemporary, approachable sans serif typeface. It is flexible, as it is available in italic, condensed and a variety of weights.

Minion

Minion is a classic serif typeface that complements Frutiger. While Frutiger is approachable, Minion suggests trust. Minion is available in italic and a variety of weights. Like Frutiger, Minion is easy to read and flexible.

For everyday users who create communications such as letters, e-mails and PowerPoint presentations and who do not have access to Frutiger or Minion, substitute Arial and Times New Roman.

Arial

When Frutiger is not available it is acceptable to substitute it with Arial. Arial is standard with most PC applications.

Times New Roman

When Minion is not available it is acceptable to substitute it with Times New Roman. Times New Roman is standard with most PC applications.



Photography

The MetLife image style is a particularly important way of reflecting our personality. Keep the following in mind while selecting imagery:

Cover images should be light and bright with an open uncluttered feeling of space. Interesting crops and dynamic angles reinforce a leading and agile point of view. Be sure that the subject matter is crisply in focus.

The color and tonality of images used should complement the warm, approachable attributes demonstrated by the MetLife color palette. Natural lighting and colors are best for demonstrating these attributes.

Photography is the recommended imagery for MetLife communications. However, it is important to recognize that not all communications require the use of imagery. Typography and color can also be effectively used to convey core brand messages.

Photographs of people can be very effective. As we have demonstrated, however, it is not always necessary to use the entire body or even the face of an individual when suggesting the human aspect.

When choosing photographs of people, look for realistic interpretations of situations rather than images that are posed or staged. Images should connect and involve the viewers, and communicate that MetLife understands its customers.



Consumers

Dynamic lifestyle images are used when communicating with our consumer audiences. People are positive and optimistic, engaging in an active lifestyle appropriate to specific products or campaigns. Images should reflect your local market where appropriate. Images should look real, not overly posed or staged.



Agents, Brokers and Partners

Committed professionals images are used when communicating with our professional audiences. We show people reflecting our culture and personality. They should appear practical, dedicated and hardworking. People are captured in action and wearing relaxed business attire. Images should reflect your local market where appropriate. Images should look real, not overly posed or staged.



Wealth Management Customers

Bigger worldview images are featured on the MetLife Private Clients and MetLife Wealth divisions. They demonstrate the broader global outlook of our business depicting cityscapes shot from wide angles.

1.



2.

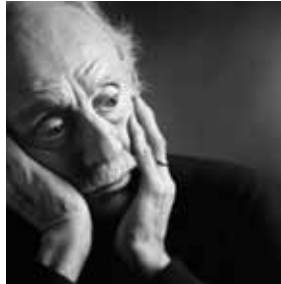


4.



When choosing photographs of people, look for realistic interpretations of situations rather than images that are posed or staged. Images should connect and involve the viewers, and communicate that MetLife understands its customers.

3.



5.



6.



7.



Do Not:

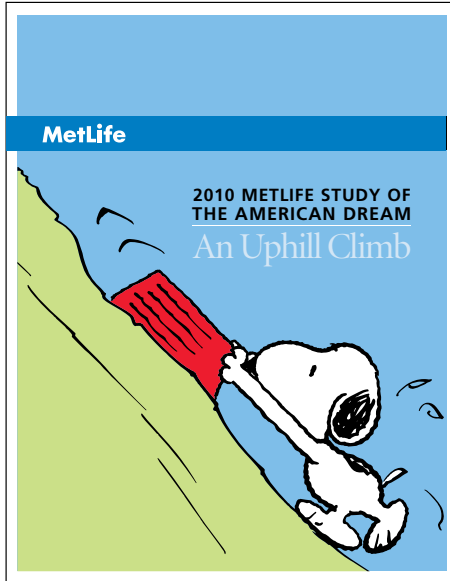
1. use cliché image concepts
2. depict overly risky or unrealistic behavior
3. depict overly negative outlooks
4. use images that don't connect with the reader by creating too much distance or lack of engagement
5. use very posed imagery
6. depict unrealistic situations
7. use illustration other than Peanuts.
8. use overly dark complex images
9. use trivial "global" concepts or illustration

8.

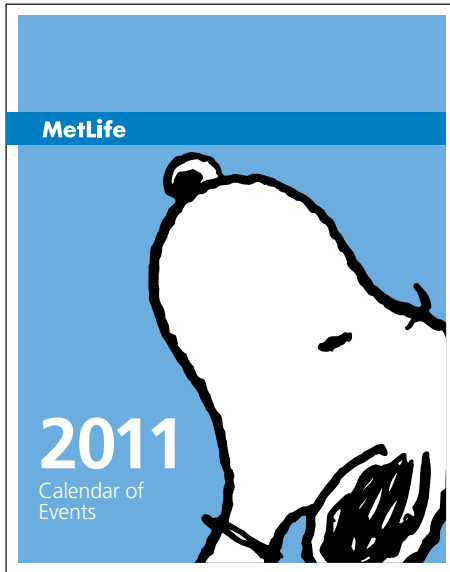


9.





Ambassador Snoopy



MetLife

should you roll company stock into an IRA?
understanding the **net unrealized appreciation (NUA) strategy.**
the steps your MetLife representative will need to take

THE FIRST STEP: NUA distribution
The NUA distribution is the distribution or payment of the employee's 401(k) account balance from all qualified plans of the same type sponsored by the employer, which becomes payable:

- On account of an employee's (other than a self-employed individual) separation from service
- On account of death
- After a self-employed individual has become disabled (as defined by the tax law)
- After attainment of age 59½

To employ the NUA strategy, employees with highly appreciated company stock in their 401(k) or other qualified retirement plan will only qualify if all of the assets are distributed within a calendar year. No balance can be left behind in all other investments or in other amount distributed because taxable if ordinary income tax rates.

THE SECOND STEP: "Rolling" the shares to a non-qualified account
The NUA strategy requires an employee to pay ordinary income tax on the cost basis of company stock at the time of distribution. To do this, the shares must be directly transferred from the employer plan to a taxable account. This is an in-kind distribution of the shares, not cash to the employee. The other assets will be distributed in the ordinary income tax-deferred rollover.

THE THIRD STEP: the long term capital gains tax on the NUA at time of sale
After the shares are distributed and held in a non-qualified brokerage account, a new holding period begins. At the time of sale, the net unrealized appreciation is taxed as a long-term capital gain. Additional appreciation above the NUA will be taxed as short- or long-term capital gains, depending on how long the client held the shares following distribution from the plan.

Snoopy

Snoopy serves as an ambassador for MetLife and provides an approachable quality that is important to the MetLife brand. The use of Snoopy in a prominent manner sends a powerful and positive visual signal.

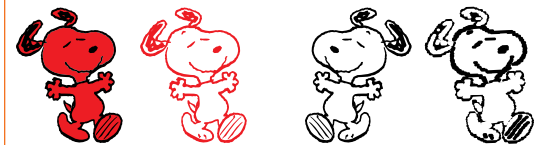
The pose shown here, **Ambassador Snoopy**, has been selected as the corporate icon that is used in combination with the MetLife logo (e.g., in the identity band).

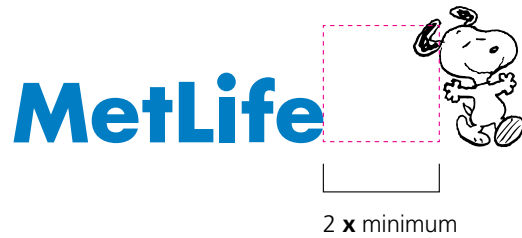
Snoopy may be used in other poses as an illustration to convey specific messages, used alone or with the other Peanuts characters. Please keep in mind that Snoopy cannot interact with himself, therefore, do not use more than one Snoopy pose within the same page or spread.

Note: Only one iteration of the same character per spread, including the cover. Notice how Ambassador Snoopy is NOT present in the Identity Band since he is featured in the primary art.

Do Not:

- alter the color of any Peanuts artwork
- flip or change the orientation of any Peanuts artwork
- alter the linework of any Peanuts artwork

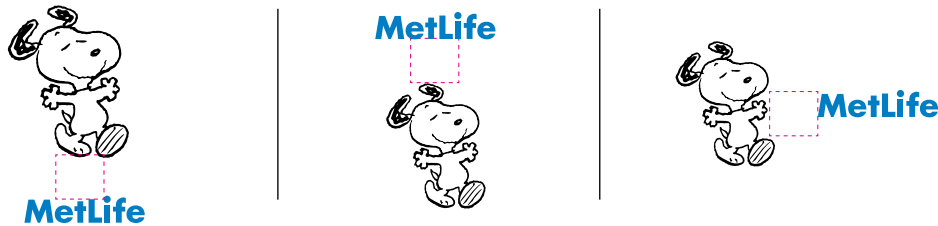




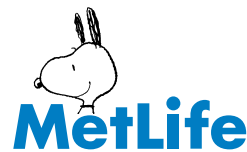
Snoopy

The relationship of Peanuts characters to the MetLife logo itself is extremely important. The pose shown here, **Ambassador Snoopy**, is the **only pose that is used in combination with any MetLife logo** (e.g., in the identity band). Using this pose in the context of the identity band is the preferred relationship. The attachment of Snoopy (and/or other character) to the logo diminishes both brands.

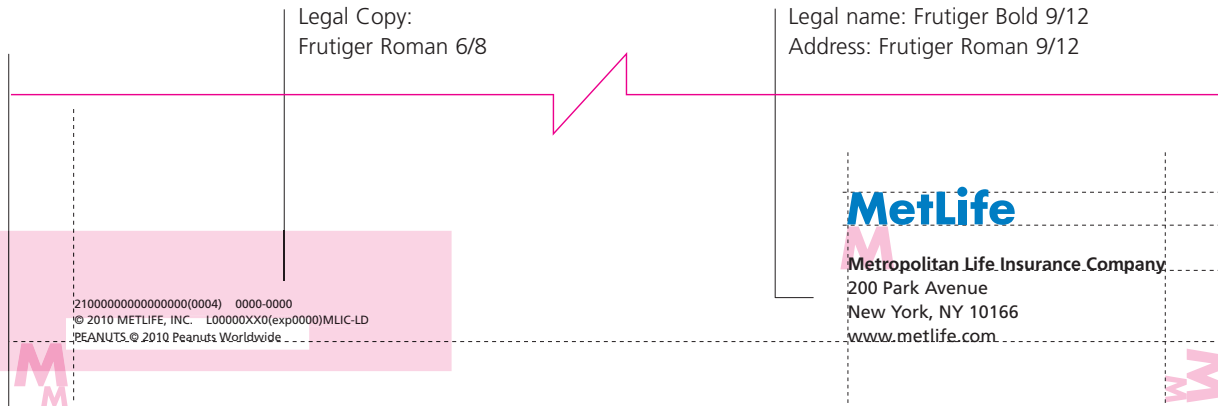
Other combinations may be created in certain instances. The minimum acceptable proximity between the two marks is 2 times the "M" height of the MetLife logo.



Do Not: • create any direct interaction between any Peanuts character and the MetLife Alico logo.



Standard A4 Back Cover



Peanuts Copyright, Usage and Approval

MetLife uses Snoopy through an agreement with Peanuts Worldwide. Our agreement states that all uses of Snoopy and Peanuts characters must be approved in advance by Peanuts Worldwide. The agreement also states that copyright credit must always be assigned to Snoopy or any of the other Peanuts characters. One of the two options featured here must be used at all times. On large, two-sided applications, such as brochures and pocket folders, Snoopy should be used with the copyright notice, "PEANUTS © [Year] Peanuts Worldwide," included elsewhere in the document (e.g., the back cover) and must appear on one line.

On smaller applications or one-sided collateral, it is acceptable to use Snoopy with the concise copyright notice, "© [Year] Peanuts," in the least obtrusive location on the piece in type 6 points or smaller.

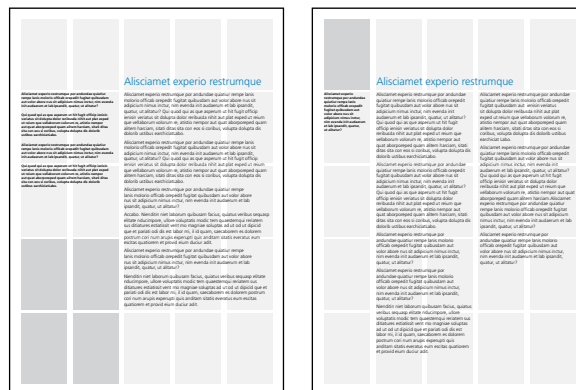
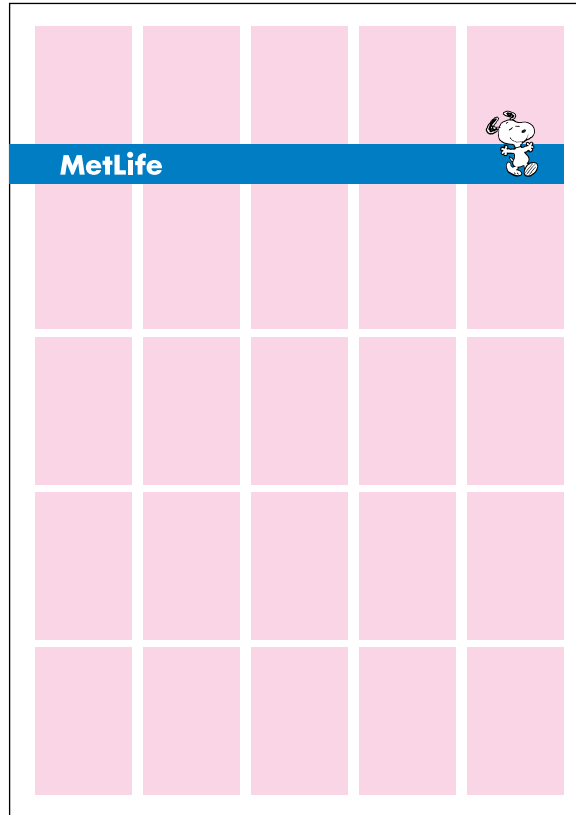
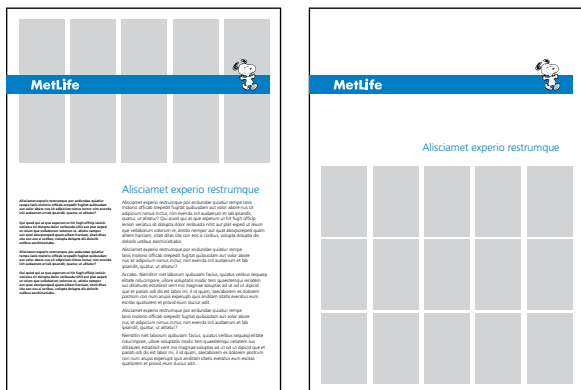
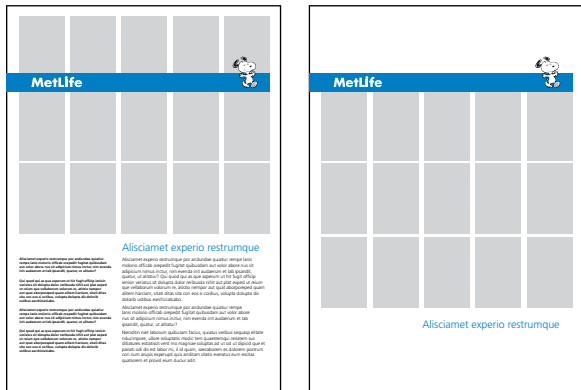
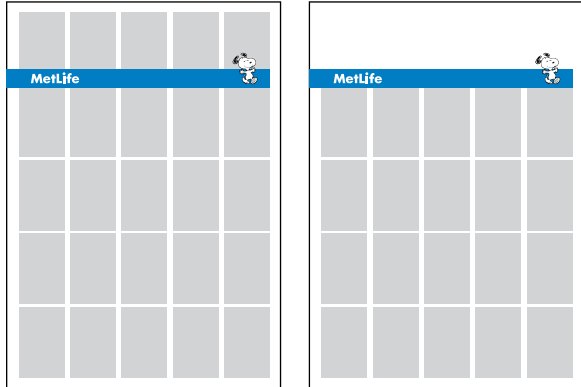
Note: All uses of Snoopy and other Peanuts characters must be submitted for approval by MetLife Creative Services and Peanuts Worldwide.



On extremely small applications it is acceptable to use "© PNTS".



Preferred Grid



Graphic Grid

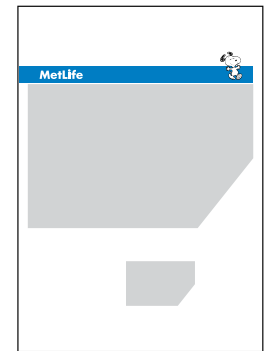
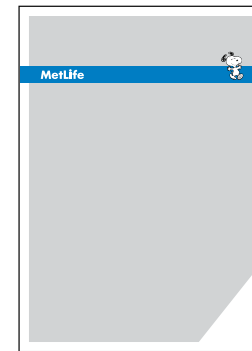
Our marks, images and typography are contained in a simple 5 x 5 grid framework based on the placement of the identity band and the elements within it.

The 5 x 5 structure creates natural areas of alignment, symmetrical and asymmetrical column combinations as well as a visual center, should that be needed.



Do Not:

- use any variation of the Alico corner design



You've seen the basic elements. Here's how we put them to use in brochures and collateral material, business cards and letterhead and envelopes, as well as e-mail, forms, signage and PowerPoint®.

It will be clear to designers that the new look is more a revision, integrating the two brands into one, than a reinvention.

Information Area

Image &
Messaging Area



Information Area

The information area contains the brochure's headline and, if necessary, subhead. This placement is generally used for product-specific material.

Refer to page 22 for more about Information Area specifics.

Identity Band

The identity band is one of the key elements of the MetLife visual identity. The band, in PMS 285, contains the MetLife logo and Snoopy as a brand icon.

Refer to pages 8 and 9 for more about the identity band specifics.

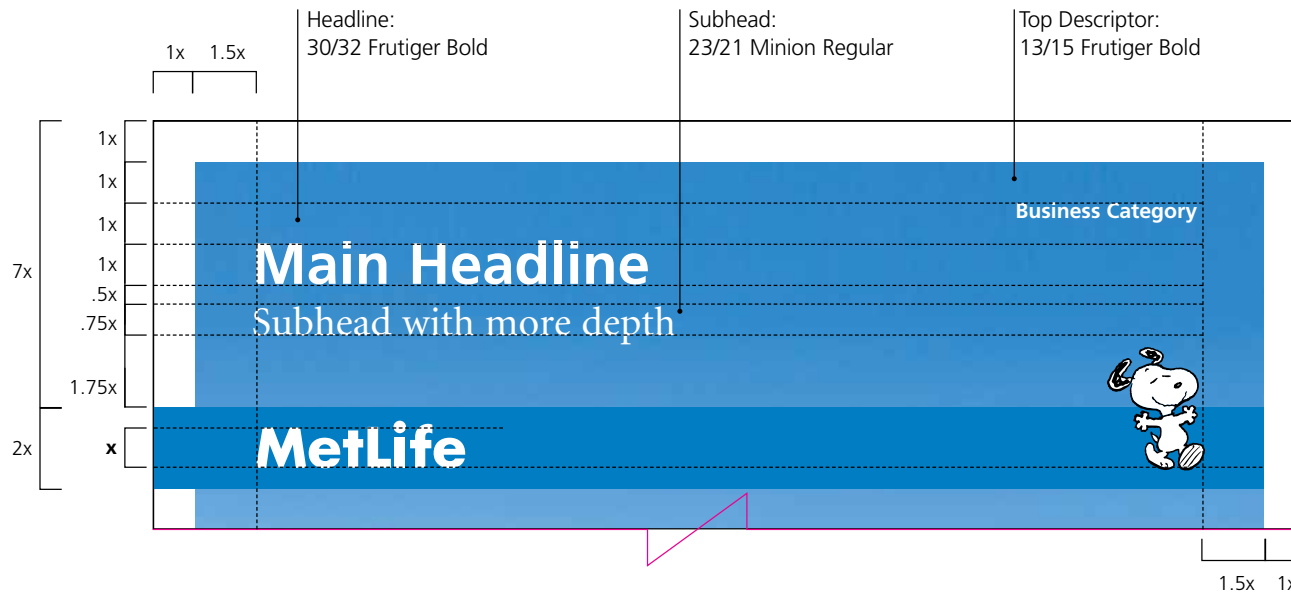
Image and Messaging Area

The lower portion of the brochure is reserved for imagery and typographic message area. Alternate placement of headline text when appropriate can occur in this area.

Refer to page 23 for more Image and Messaging Area specifics and options.

Border

It is recommended to use a non-bleed border as it gives greater presence to the imagery and brand bar, as well as creating a uniform look with pieces that are reproduced from desktop printers which cannot print full bleed.



Information Area

To ensure brand consistency and messaging impact please follow the suggested guidelines.

Headline

We recommend that headlines remain short, simple and engaging, consisting of three to five words.

Subhead

Subheads if needed, should offer further explanation and/or call the user to action.

Top Descriptor

The information found in the top descriptor can be either a business category or a product/service name. The top descriptor provides an opportunity to communicate these names in a prominent manner without attaching them to the MetLife logo.

Specifications

The diagram reflects the recommended size, weight, and placement of the text on a standard A4 cover. The headline and subhead are set flush left with the MetLife logo, 2.5x from the left edge of the page, where x represents the height of the MetLife "M." The top descriptor is set flush right, 2.5x from the right edge, and aligned with Snoopy.

Image Area Options



Image and Messaging Area

There are several options with regard to the way an image can occupy the cover. From full coverage top to bottom (so long as the image doesn't break at the Identity Band in a disconcerting manner) to using only a portion of the available space. So long as the image respects the underlying grid, the proportions should create pleasing and balanced arrangements.

Header typography color should be of significant color contrast. The background imagery should not interfere with the legibility of the header information. Copy or additional elements should align to the underlying 5 x 5 grid.



Image & Messaging Area

Alico
Before



MetLife
After

No Bleed Treatment Option (for easier digital or desktop reproduction)



Alternative Cover treatment

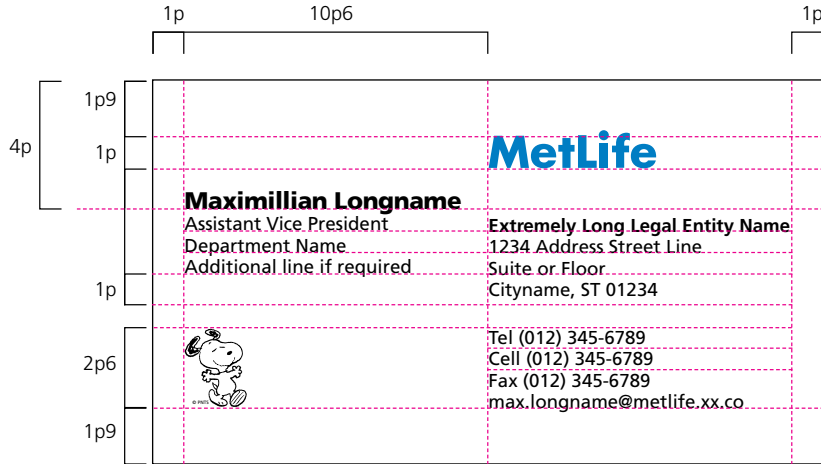


1 Information Area
Replace **Univers** font with **Frutiger**. The information area (above the Identity Band) contains the brochure's headline and, if necessary, subhead. A top descriptor in the upper right may be used to identify a business, product, affiliate company or service name. This example shows the strict standard of type treatment for copy that is more informational. See alternatives on previous page for below the Identity Band treatments.

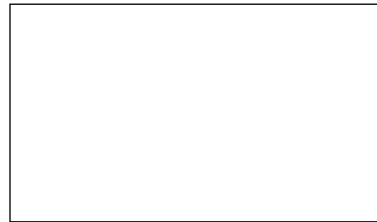
2 Logo
Replace **Alico** logo with MetLife logo with the Identity Band.

3 Identity Band
Remove **angled corner**. The identity band is one of the key elements of the MetLife visual identity. The band, usually a solid MetLife Blue, contains the MetLife logo and Snoopy as a brand icon.

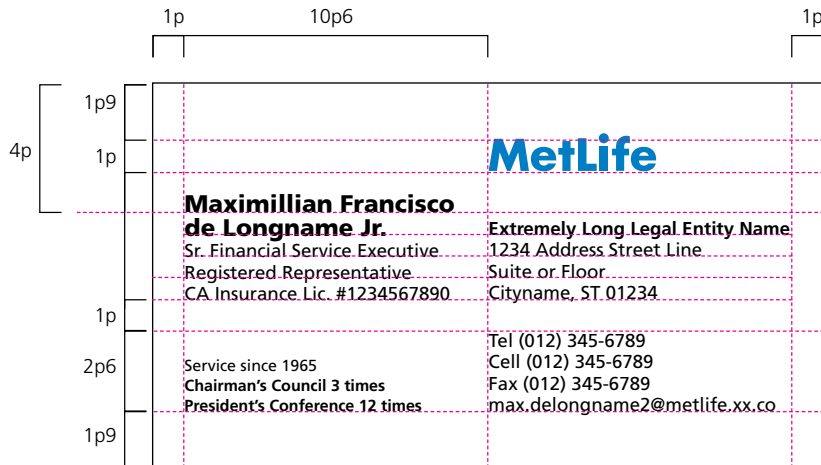
Yellow Circle For desktop printing or electronic delivery formats (i.e., PDF) shorten the Identity Band on the left side by 1x.



reverse side options



blank is default

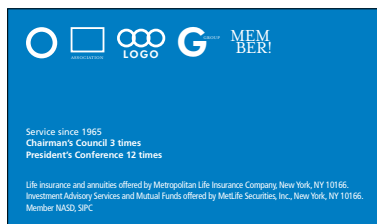


Typography

- Employee Name:** 9/9 Frutiger Black
- Job Title/Dept. Name:** 7/8 Frutiger Roman
- MetLife Affiliate:** 7/8 Frutiger Bold
- Contact Info:** 7/8 Frutiger Roman
- Awards:** 6/7.5 Frutiger Bold
- Certifications:** (not shown here) 5/8 Frutiger Bold



Ambassador Snoopy



optional text with awards, member affiliations and disclosure

It is recommended that Snoopy appear as a brand ambassador on business cards. Only the Brand Ambassador pose for Snoopy is permitted. Only one iteration of Snoopy per card. If used on the front, do not use on the reverse and vice versa.

Up to eight lines for address and contact information can be accommodated underneath the MetLife logo on the right side of the card. Phone numbers and Web addresses are separated from the address block by a full line space.

Reverse Side

While the default card has a blank reverse side, printing is permissible where appropriate. For instance, dual language cards use identical layout front and back, in the appropriate language.

Also, in the case of field representative cards with many qualifications and affiliations, if space on the front does not permit room for the Snoopy Brand Ambassador it is recommended that that art appear on the reverse within a PMS 285 blue field.

Additional messaging (using the same typographic standards set forth for the front side) on the reverse side may be appropriate pending legal approval.

Note: MetLife's Identity Band guidelines were established around picas as a unit of measure.

- conversion: 0p3 = (0.25 pica) = 1.0mm
- 0p6 = (0.50 pica) = 2.1mm
- 1p0 = (1.00 pica) = 4.2mm

Alico
Before

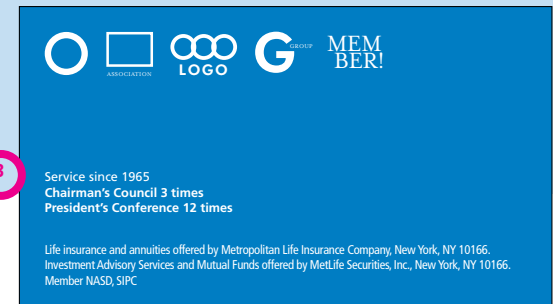


- 1 Replace Univers font with Frutiger.
- 2 Replace Alico logo with MetLife logo.
- 3 Replace Alico Blue with MetLife PMS 285.

MetLife
After



reverse





MetLife enterprise stationery plays an important role in communicating the MetLife brand image. Our stationery communicates a clear, unified and consistent image.

This page features the standard corporate A4 letterhead shown at 60% of the actual size.

When letterhead is used in customer correspondence, it is recommended that the legal name of the company from which the correspondence is issued be used in the address line. This will facilitate customer recognition when the standard double window envelope is used.

All content shown in this example is for demonstration purposes only. The requirements for usage of affiliate names, addresses and phone numbers, professional designations, footnotes and required/prohibited terms are complex. Please consult with your legal department for the requirements applicable to you.

Personalized letterhead is an approved variation. Telephone and fax numbers are approved options for business stationery.

Note: MetLife's Identity Band guidelines were established around *picas* as a unit of measure.

conversion: $0p3 = (0.25 \text{ pica}) = 1.0\text{mm}$
 $0p6 = (0.50 \text{ pica}) = 2.1\text{mm}$
 $1p0 = (1.00 \text{ pica}) = 4.2\text{mm}$

Alico
Before

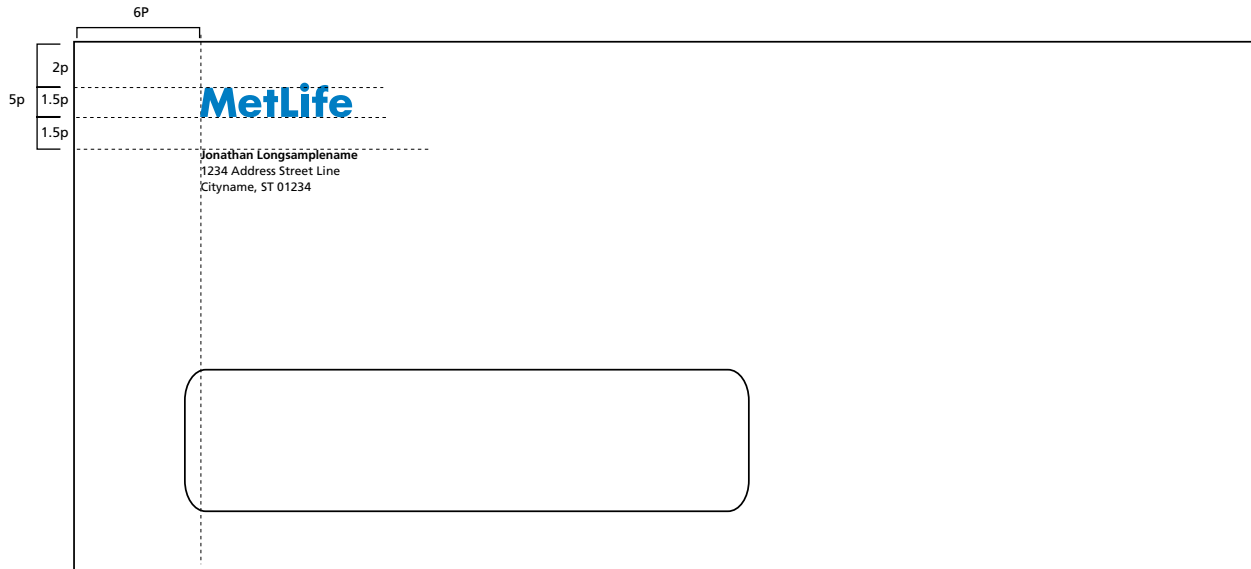
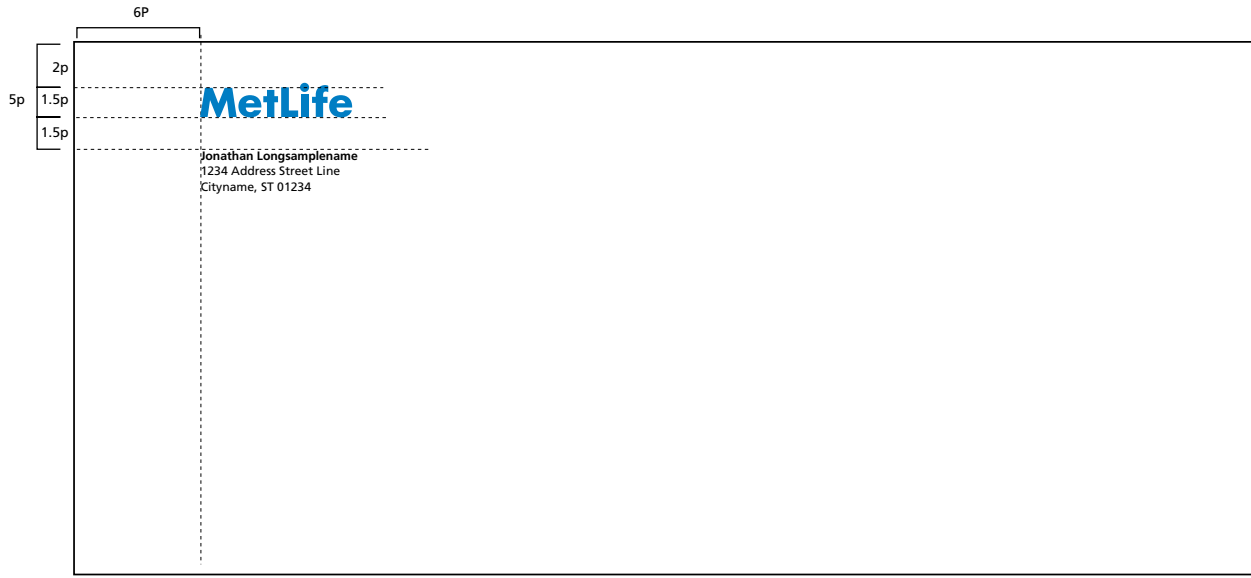


1 Replace Univers font with Minion (or Times if on PC).

2 Replace Alico logo with MetLife logo.

MetLife Alico
After





For personalized administrative and sales agency correspondence, the preferred envelope types are a standard No.10 security envelope or a standard No.10 envelope with a single window.

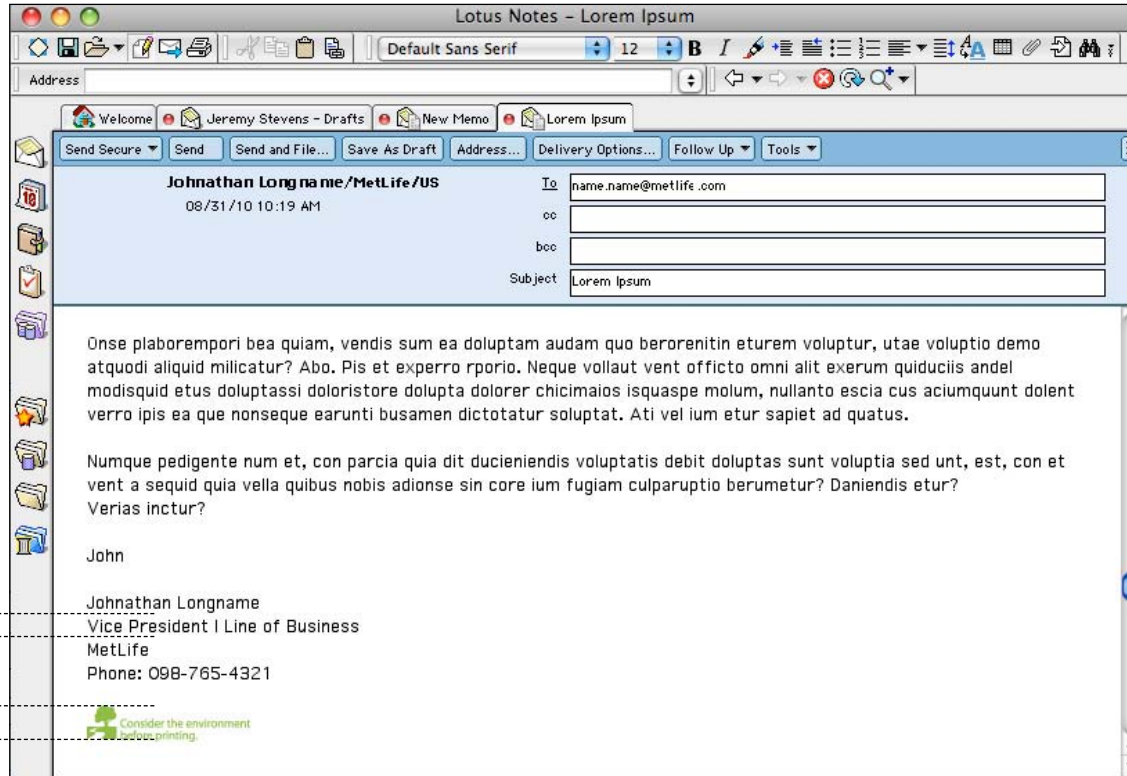
Up to three address lines are permitted on envelopes. Build address lines from the top down. Personal names are permitted for MetLife Sales Agents. Use of an approved business name of a sales agency is optional.

All content shown in this example is for demonstration purposes only. The requirements for usage of affiliate names, addresses and phone numbers, professional designations, footnotes and required/prohibited terms are complex. For example, there are detailed guidelines for the MetLife sales force on correspondence guidelines, available on the online brand center and the iMetLife portal. Please consult with the Legal Department or Corporate Ethics and Compliance for the requirements applicable to you.

Note: MetLife's Identity Band guidelines were established around *picas* as a unit of measure.

conversion: $0p3 = (0.25 \text{ pica}) = 1.0\text{mm}$
 $0p6 = (0.50 \text{ pica}) = 2.1\text{mm}$
 $1p0 = (1.00 \text{ pica}) = 4.2\text{mm}$

Preferred

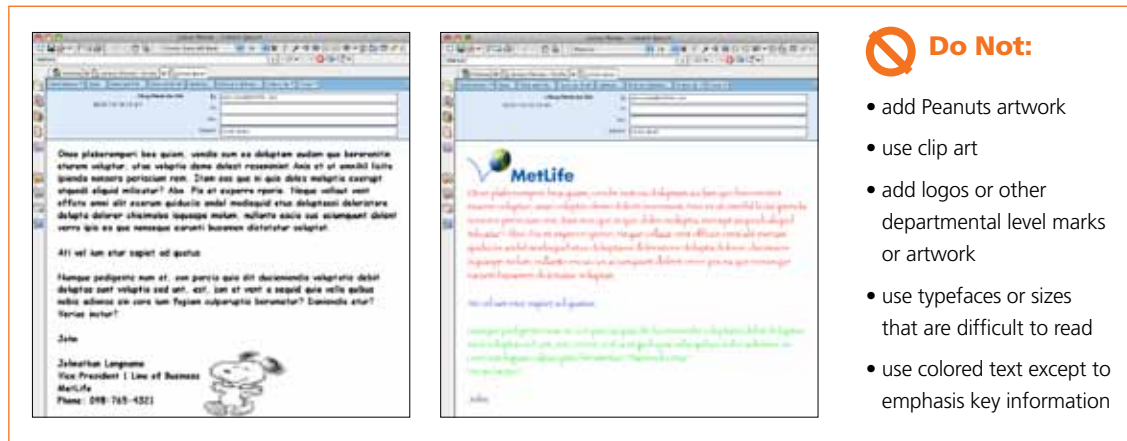


Your e-mail signature is just as important a representative of MetLife and yourself as your business card. The same care and consistency should be used.

The proper font for e-mail messages is either Arial or the Default Sans Serif. Under no circumstances use highly stylized fonts such as Papyrus, Comic Sans or Curlz. Its size should be appropriate to the audience. Generally, 11 pts. is a good reading size for everyone. Smaller than 7 pts. is illegible and larger than 16 pts. is uncomfortable to read for most people.

Your signature should be relevant to your business function and there should be no attempt to “brand” your messages with logos, icons, clip art or irrelevant phrases.

Note: The one exception to this is the addition of a simple notice reminding the recipient to consider whether it is necessary to print this message. This notice should use one of the approved brand colors and be simple in nature. It should be no taller than 16 pts. or 2x the cap height of your body copy, no longer than a phone number and have sufficient clear space above it.



Do Not:

- add Peanuts artwork
- use clip art
- add logos or other departmental level marks or artwork
- use typefaces or sizes that are difficult to read
- use colored text except to emphasize key information



Preferred

MetLife Asset Builder
Variable Annuity Application – Non-Qualified & IRA

Application Type: Non-Qualified Traditional IRA Roth IRA

1. Annuitant & Owner(s)
Annuitant (Annuitant will be the Owner unless Owner section is completed)

First Name	Middle Initial	Last Name	Daytime Phone Number
Street Address			Evening Phone Number
City	State	Zip Code	Social Security Number
Gender	Date of Birth		E-mail Address (Optional)
Relationship to Owner	Are you a citizen or permanent resident of the USA?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If NO, please specify country you are a citizen/permanent resident of:			

Note for Trust Owners: If the Owner is a grantor trust, furnish social security number of the grantor or person who is considered the Owner of the Trust for federal income tax purposes in this section. If the Owner is a Trust, other than a grantor trust, we require the Trust's TIN. The earnings in the contract will be taxable to the Owner each year unless the Trust holds the contract as an Agent for an individual for federal tax purposes. If the Trust is an Agent for a natural person, attach a statement signed by the Trustee that it is acting as an Agent for an individual and that all the beneficial interest in the Trust (both income and remainder) are being held for the benefit of an individual(s).

Joint Owner – Non-Qualified Only

First Name	Middle Initial	Last Name	Type: <input type="checkbox"/> Individual <input type="checkbox"/> Guardian <input type="checkbox"/> Custodian <input type="checkbox"/> Trustee <input type="checkbox"/> Corporation
Street Address			Daytime Phone Number
City	State	Zip Code	Evening Phone Number
Gender	Date of Birth		Social Security Number
Relationship to Owner	Are you a citizen or permanent resident of the USA?		<input type="checkbox"/> Yes <input type="checkbox"/> No
E-mail Address (Optional)	If NO, please specify country you are a citizen/permanent resident of:		

(Note: If two people are named as Joint Owners, either Owner may exercise any and all rights under the contract unless the Owner specifies otherwise in writing)

2. Employer Information

Group Name	Employee ID Number (If different from Social Security Number)
Group Number (if known)	

The application form shown here is a sample of how the branding on a form or invoice might look. This is not prescriptive and should be used as appropriate for your local market.

Keep in mind the following:

- Keep layout clean and simple
- Allow space around logo and heading
- Check boxes should be indicated by a single key line
- Use only PMS 285 (and halftones) and black
- Forms should be functional, do not overuse icons or imagery

Optional treatment

MetLife Asset Builder
Variable Annuity Application – Non-Qualified & IRA

MetLife

Application Type: Non-Qualified Traditional IRA Roth IRA

1. Annuitant & Owner(s)
Annuitant (Annuitant will be the Owner unless Owner section is completed)

First Name	Middle Initial	Last Name	Daytime Phone Number
Street Address			Evening Phone Number
City	State	Zip Code	Social Security Number
Gender	Date of Birth		E-mail Address (Optional)
Relationship to Owner	Are you a citizen or permanent resident of the USA?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<small>IF NO, please specify country you are a citizen/permanent resident of:</small>			

Note for Trust Owners: If the Owner is a grantor trust, furnish social security number of the grantor or person who is considered the Owner of the Trust for federal income tax purposes in this section. If the Owner is a Trust, other than a grantor trust, we require the Trust's TIN. The earnings in the contract will be taxable to the Owner each year unless the Trust holds the contract as an Agent for an individual for federal tax purposes. If the Trust is an Agent for a natural person, attach a statement signed by the Trustee that it is acting as an Agent for an individual and that all the beneficial interest in the Trust (both income and remainder) are being held for the benefit of an individual(s).

Joint Owner – Non-Qualified Only

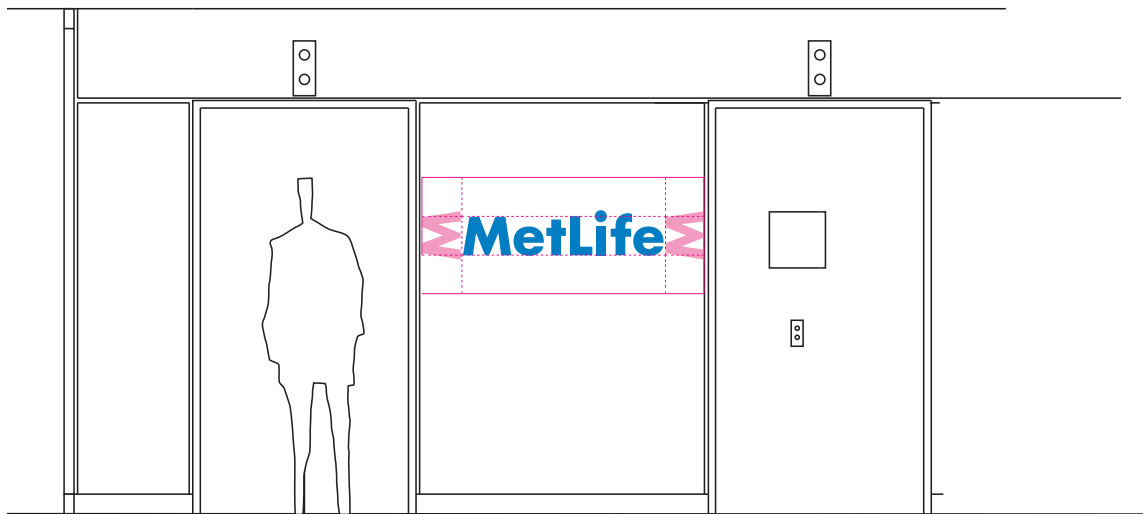
First Name	Middle Initial	Last Name	Type: <input type="checkbox"/> Individual <input type="checkbox"/> Guardian <input checked="" type="checkbox"/> Custodian <input type="checkbox"/> Trustee <input type="checkbox"/> Corporation
Street Address			Daytime Phone Number
City	State	Zip Code	Evening Phone Number
Gender	Date of Birth		Social Security Number
Relationship to Owner	Are you a citizen or permanent resident of the USA?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<small>IF NO, please specify country you are a citizen/permanent resident of:</small>			

Note: If two people are named as Joint Owners, either Owner may exercise any and all rights under the contract unless the Owner specifies otherwise in writing.

Note: MetLife's Identity Band guidelines were established around picas as a unit of measure.

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 $1p0 = (1.00 \text{ pica}) = 4.2\text{mm}$

Sample Specification



The foundation of the MetLife signage program is the clear presentation of the MetLife name (and its affiliates and subsidiaries), as represented by the logo. Signs may appear in metallic finishes, in addition to PMS 285 blue.

There may be instances where local regulations or leasing agreements may dictate the color and size of signage in a specific location. Such cases should be addressed on a case-by-case basis.

MetLife's signage standards are maintained and implemented by MetLife's Corporate Real Estate Department. All signage going on buildings owned or leased by MetLife must be approved by Corporate Real Estate prior to installation.

The vertical logo lock-up is only for use on building signs requiring a vertical orientation.

PowerPoint presentations should use the same sound design principles as any other communication.

The logo should be presented in a clear and uncluttered way, preferably within the Identity Band along with Snoopy for the cover page.

In subsequent pages the Identity Band is modified to align to the top of the page as a header. Snoopy is removed so as not to be distracting from the content.

Aim for consistency

- Limit number of typefaces, colors, type sizes
- Use bold type for emphasis only
- Keep a common visual horizon
- Avoid slides that “jump” during projection
- Make it readable
- If you show it, make sure your audience can read it
- Avoid most animation and special effects

Charts and Graphs

- Label your charts/graphs appropriately
- Use chart effects sparingly, if at all (data is the story in a graph or chart)
- Make bars and columns wider than the spaces between them
- Avoid vibrating fill patterns, such as contrasting lines, wave patterns and crisscrosses

Presentations are speech support, not the speech

- Tell a story
- Keep it simple
- Avoid unnecessary words, graphs and images
- Make sure the audience can clearly read everything you put on the screen



MetLife

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