

MetLife Editorial & Legal Standards

MetLife[®]



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This document is a supplement to the Visual Identity Guidelines and was developed as a resource for implementing and using the MetLife brand internationally.

The purpose of this document is to provide copywriting and language standards and to discuss specific guidelines international affiliates must adhere to. In addition, the standards and samples here will help streamline the approval process with pre-approved copy in a variety of media, including:

- Sales brochures
- Press releases
- Sales training material
- Policies and related documents
- Print advertisements
- Outdoor advertisements
- Television commercials
- Web sites

Any deviation from these copywriting and language standards requires approval from International Marketing and Legal teams via the Sales Material Review Process (see page 23, for more details on the international review requirements). These standards are based on MetLife best practices to ensure consistency, strength of message and legal compliance.

Always refer to your company as “MetLife” internally and externally (unless prohibited by your local law) or use your full legal name. Do not use “MetLife & Country name” (e.g., MetLife Chile, MetLife Korea).

1
Your company’s legal name must appear once in all materials to be distributed externally. Specifications are presented in this document.

These are the guidelines you must follow when using the copywriting and language standard samples on the following pages.

2
When using overall MetLife statistics, history or facts, refer to MetLife as: “the MetLife companies”.

3
Ensure that your customers know the country, location and company from which they are buying a policy or product.

4
Do NOT imply that MetLife in the U.S. is offering the products in the local market.

5
When explaining the relationship of MetLife in the U.S. and your local company, always refer to the local company as an affiliate of MetLife, Inc.

6
Use the MetLife logo on all materials to be distributed externally.

7
Be consistent. Be clear and simple.

It is imperative that all sales material comply with applicable laws and regulations.

In today's highly competitive and regulated industry, it is critical that all communications convey a consistent and accurate message.

Marketing teams working with Ethics and Compliance officers must establish and communicate a local process for reviewing all sales/communication materials. It is imperative that the development of all sales/communication materials comply with the established process.

The Sales Material Reference Manual (see page 17), is intended to provide general requirements of local review procedures, and guidance to those creating and approving sales/communication materials. This process must be followed for all sales/communication materials prior to external distribution of such material.

Following are samples and pre-approved boilerplate language for the most commonly used sales/communication materials.

Please note:

- Samples in this document are NOT brand identity standards nor creative recommendations.
- Boilerplate language is pre-approved copy that should be used whenever possible.
- In certain situations you will need to use alternate copy.

Any deviation from the boilerplate language must be approved by the International Marketing and Legal teams.

Sample



- FORTUNE 500® company information should not appear on the front cover.
- Avoid including photos of MetLife employees, including senior management, in communication materials to ensure a longer shelf life.

These are the pre-approved boilerplate languages for sales materials.

1. MetLife, Inc. is a leading provider of insurance and financial services with operations throughout the Americas, Asia Pacific* and Europe. Through its affiliates, MetLife, Inc. reaches more than 70 million customers around the world, is the largest life insurer in the United States¹ with over 139 years of experience, and serves more than two-thirds of the FORTUNE 500®² companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions. [ADD LOCAL COMPANY LANGUAGE]
2. The MetLife companies are a leading provider of insurance and financial services with operations throughout the Americas, Asia Pacific* and Europe, reach more than 70 million customers around the world, are the largest life insurer in the United States¹ with over 139 years of experience, and serve more than two-thirds of the FORTUNE 500®² companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions. [ADD LOCAL COMPANY LANGUAGE]
3. FOR INSTITUTIONAL BUSINESS:
MetLife, Inc. is a leading provider of insurance and financial services with operations throughout the Americas, Asia Pacific* and Europe. Through its affiliates, MetLife, Inc.* is the largest life insurer in the United States¹ with over 139 years of experience. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions, reaching more than 70 million customers around the world. A leader in group benefits, the MetLife companies serve over 90 of the top 100 FORTUNE 500® companies² and are ranked #1 in group life³ and #1 in commercial dental in the U.S.⁴ More than 61,000 employers now offer MetLife products to their employees, enabling those employees to provide protection and security for themselves and their families. [ADD LOCAL COMPANY LANGUAGE]

* When translating this language, replace "Asia Pacific" with "Asia and Oceania" if applicable.

1 #1 US life insurer (group* + individual) - Limra, April 2007 (*includes COLI, BOLI & TOLI)

2 FORTUNE 500®, April 2007. FORTUNE 500® is a registered trademark of FORTUNE magazine, a division of Time, Inc.

3 #1 US Group Life Insurer - Limra, April 2007 (*includes COLI, BOLI & TOLI)

4 #1 US Commercial Dental - MetLife Market Research, November 2006

The appropriate local company information listed below must be used after the pre-approved boilerplate from the previous page.

Please contact the International Marketing Team in case any modification to this language is required.

Please be reminded, all local teams should partner with local counsel to ensure appropriate footnotes, validating the information listed in the below sections, are added to the materials and updated regularly.

Argentina

In Argentina, MetLife and Met AFJP offer a variety of products including individual and group life insurance, disability insurance and annuities through professional agents, bancassurance, telemarketing and direct marketing channels.

Australia

In Australia, MetLife provides institutional and personal life insurance through financial advisers, brokers, and direct marketing channels.

Belgium

In Belgium, MetLife offers individual and group life insurance through bank distribution and direct marketing channels.

Brazil

In Brazil, MetLife offers individual and group life insurance and retirement plans, such as multi sponsor funds and open entities (PGBL and VGBL) through brokers, banks and other channels. The company serves its channels through 20 offices, and has 9,000 registered brokers, 15,000 corporate clients, nearly 5 million customers and R\$ 125 billions in assured capital.

Chile

In Chile, MetLife is number two in the combined Chilean life and annuity market. The company offers group and individual life insurance and health insurance products, as well as retirement savings and mortgage products. The company distributes its products through an agency force, bancassurance channels, direct marketing, telemarketing and brokers.

China – Capital Airport JV

MetLife offers life, accident and health insurance

solutions in China through a career agency distribution system and direct marketing channels.

China – SAIL JV

MetLife offers life insurance and savings products to individuals in China through a career agency distribution system, bancassurance, direct marketing and telemarketing.

Hong Kong

MetLife offers individual life and health insurance products in Hong Kong through bancassurance, strategic alliance and direct marketing channels.

India

In India, MetLife serves its customers by offering a range of innovative products to individuals and group customers at more than 500 locations through its bank partners and company-owned offices. MetLife has more than 25,000 Financial Advisors, who help customers meet their financial and protection goals across the length and breadth of the country.

Japan

Mitsui Sumitomo MetLife is number two in the variable annuity market in Japan and offers individual annuities through an independent distribution network.

Korea

In Korea, MetLife is a leading provider of variable universal life insurance and offers individual and group life insurance and retirement savings products through its own agency sales force, telemarketing and bancassurance.

Mexico

In Mexico, MetLife is the number one individual and group life insurer in Mexico. The company covers nearly 9.5 million customers and offers group and individual

life insurance, medical expense insurance and retirement savings products. In 2005, MetLife launched MetLife Afore, consolidating its leadership in administering retirement plans.

Poland

From Poland, MetLife offers creditor, endowment, life, personal accident and medical expense insurance products through bank distribution channels in Poland and the European Union.

Taiwan

In Taiwan, MetLife offers individual and group life, health, and accident products as well as individual annuities through telemarketing, banks, direct marketing and brokerage networks.

United Kingdom - MetLife Limited and MetLife Insurance Limited

From the United Kingdom, MetLife offers creditor, personal accident and critical illness through major banking partners in the United Kingdom and the European Union.

United Kingdom – MetLife Europe Limited

In the UK, MetLife Europe Limited works solely with Financial Advisers to help deliver retirement and long-term savings solutions. Services are delivered from MetLife Europe Limited's head office in Ireland, and from UK offices in London and Salisbury.

Uruguay

In Uruguay, MetLife offers individual life insurance products through a highly qualified sales force and group life insurance through agents and brokers.

Sample



B. Legal Information

This section is placed on the back cover of the sales brochures and must contain at least the following information:

If references to FORTUNE 500® are used, the following language must be inserted:
FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.”

C. Additional required language
See page 9 for appropriate information.

B. Legal Information:

MetLife Insurance Limited — Company Legal Name
2 Park Street, Level 9 — Company Address
Sydney, NSW 2000 — Company web-site
www.metlife.com.au — Control Number
0123-4567 LEGAL#(exp0000)MLIC-LD — Company Copyright/
© 2007 METLIFE INSURANCE LIMITED PEANUTS © United Feature Syndicate, Inc. — Peanuts Copyright
USE AUTHORIZED BY METROPOLITAN LIFE INSURANCE COMPANY — Trademark Legend (when applicable)

C. Additional Required Language

Regardless of which boilerplate language you use, you MUST include the required local affiliate information and its relationship to the parent company on the back cover of the sales brochures.

Please contact the International Marketing team to properly modify this language if you are referencing products and services from one legal entity.

Argentina

Products and services are offered by MetLife Seguros de Vida S.A., Metropolitan Life Seguros de Retiro S.A., and Siembra Seguros de Retiro S.A., which are affiliates of MetLife, Inc. and operate under the “MetLife” brand.

Products and services are offered by Met AFJP S.A., which is an affiliate of MetLife, Inc.

Australia

Products and services are offered by MetLife General Insurance Limited and MetLife Insurance Limited, which are affiliates of MetLife, Inc. and operate under the “MetLife” brand.

Belgium

Products and services are offered by MetLife Insurance S.A./NV, which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

Brazil

Products and services are offered by Metropolitan Life Seguros e Previdencia Privada S.A. which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

Chile

Products and services are offered by MetLife Chile Seguros de Vida S.A. and MetLife Chile Administradora de Mutuos Hipotecarios S.A., which are affiliates of MetLife, Inc. and operate under the “MetLife” brand.

China – Capital Airport JV

Products and services are offered by Sino-U.S. MetLife Insurance Company Limited, which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

China – SAIL JV

Products and services are offered by United MetLife Insurance Company Limited, which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

Hong Kong

Products and services are offered by Metropolitan Life Insurance Company of Hong Kong Limited and MetLife Fubon Limited, which are affiliates of MetLife, Inc. and operate under the “MetLife” brand.

India

Products and services are offered by MetLife India Insurance Company Private Limited, which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

Japan

Products and services are offered by Mitsui Sumitomo MetLife Insurance Co. Ltd., which is an affiliate of MetLife, Inc.

Korea

Products and services are offered by MetLife Insurance Company of Korea Limited, which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

Mexico

Products and services are offered by MetLife Mexico S.A. and MetLife Pensiones Mexico S.A., which are affiliates of MetLife, Inc. and operate under the “MetLife” brand.

Products and services are offered by MetLife Afore S.A. de C.V. which is an affiliate of MetLife Inc., and operates under the MetLife brand

Poland

Products and services are offered by MetLife TU na Zycie SA, which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

Taiwan

Products and services are offered by MetLife Taiwan Insurance Company Limited, which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

United Kingdom - MetLife Limited and MetLife Insurance Limited

Products and services are offered by MetLife Limited and MetLife Insurance Limited, which are affiliates of MetLife, Inc. and operate under the “MetLife” brand.

United Kingdom – MetLife Europe Limited

Products and services are offered by MetLife Europe Limited which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

Uruguay

Products and services are offered by Metropolitan Life Seguros de Vida S.A., which is an affiliate of MetLife, Inc. and operates under the “MetLife” brand.

It is extremely important for the sales force to understand the relationship between the U.S. parent company and the local affiliates so that they can clearly and effectively communicate that relationship to their clients. The company introduction that the sales force gives to the client must be clear and correct.

Supporting sales training materials must also include clear and concise guidelines on how to present the company.

Here are some Do's and Don'ts that must be emphasized in all sales training materials:

- DO refer to your local company as MetLife.
- DO speak about financial strength, international presence and history of the MetLife companies.
- DO clarify the relationship of the your local company and its affiliates in the U.S.
- DO clarify that the products and services being offered are from the local company.
- DO say that MetLife is a global brand.
- DON'T say that the client is buying products from MetLife in the U.S. company.
- DON'T state or imply that any MetLife company in the U.S. guarantees or stands behind the obligations of the local company.

Avoid including photos of MetLife employees, including senior management, in communication materials to ensure a longer shelf life.

Sample



**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.™

www.metlife.com/global

MetLife 

© 2006 MetLife, Inc. Insurance products underwritten by Metropolitan Life Insurance Co., New York, NY and its affiliates. 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. Void where prohibited. Not available in all jurisdictions. L0610FQE9(exp1007)MLIC-LD. PEANUTS © UFS, INC.

This sample highlights the required elements to be included in all international ads. This is not a creative standard for print ads. Exact placement of the required elements may differ depending on individual creative approaches and campaigns.

- Creative copy will vary depending on creative approach.
- We encourage you to use facts from the boilerplates presented in this document.
- All ads must be approved by the Corporate Advertising team from the Global Brand and Marketing Services department. Please refer to page 23 for the International Review Requirements.
- All materials utilizing any Peanuts characters or images must be pre-approved by United Media and Creative Associates. You must submit all materials for review to the appropriate party. Please refer to pages 26–27 for details on the Peanuts Approval Process.

MetLife logo only with Appropriate Trademark Indication

Peanuts Copyright

Control Number

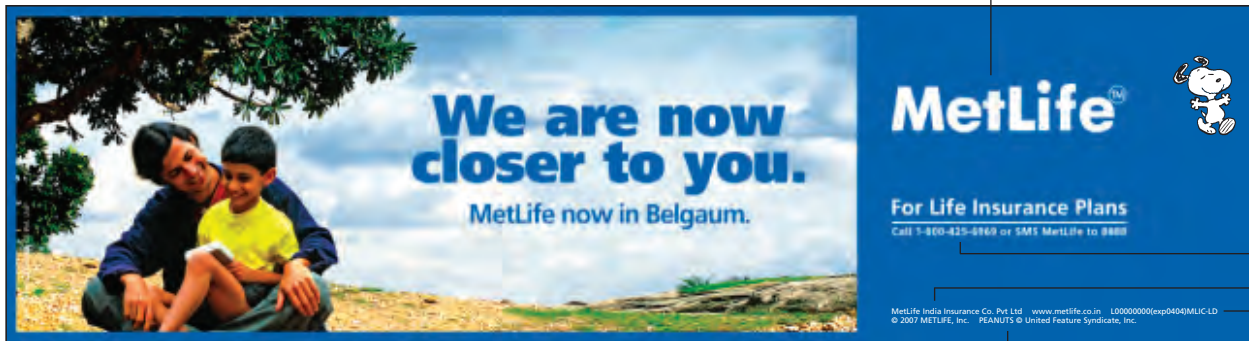
Contact Information

Company Legal Name

This sample highlights the required elements to be included in all international outdoor ads. This is not a creative standard for outdoor ads. Exact placement of the required elements may differ depending on individual creative approaches and campaigns.

MetLife logo only with
Appropriate Trademark
Indication

Sample



Contact Information

Company Legal Name

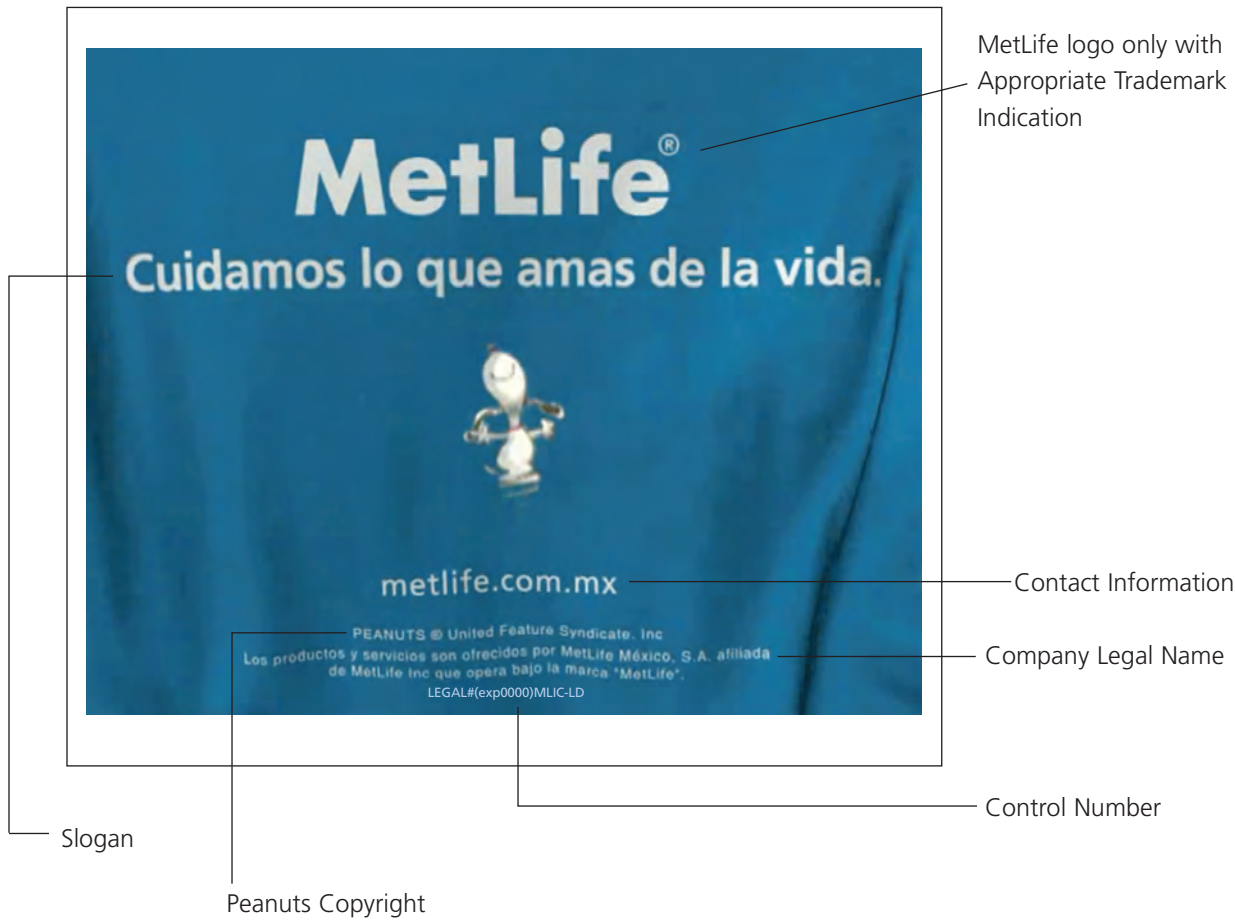
Control Number

Peanuts Copyright

This sample highlights the required elements to be included in all international television ads. This is not a creative standard for television ads. Exact placement of the required elements may differ depending on individual creative approaches and campaigns.

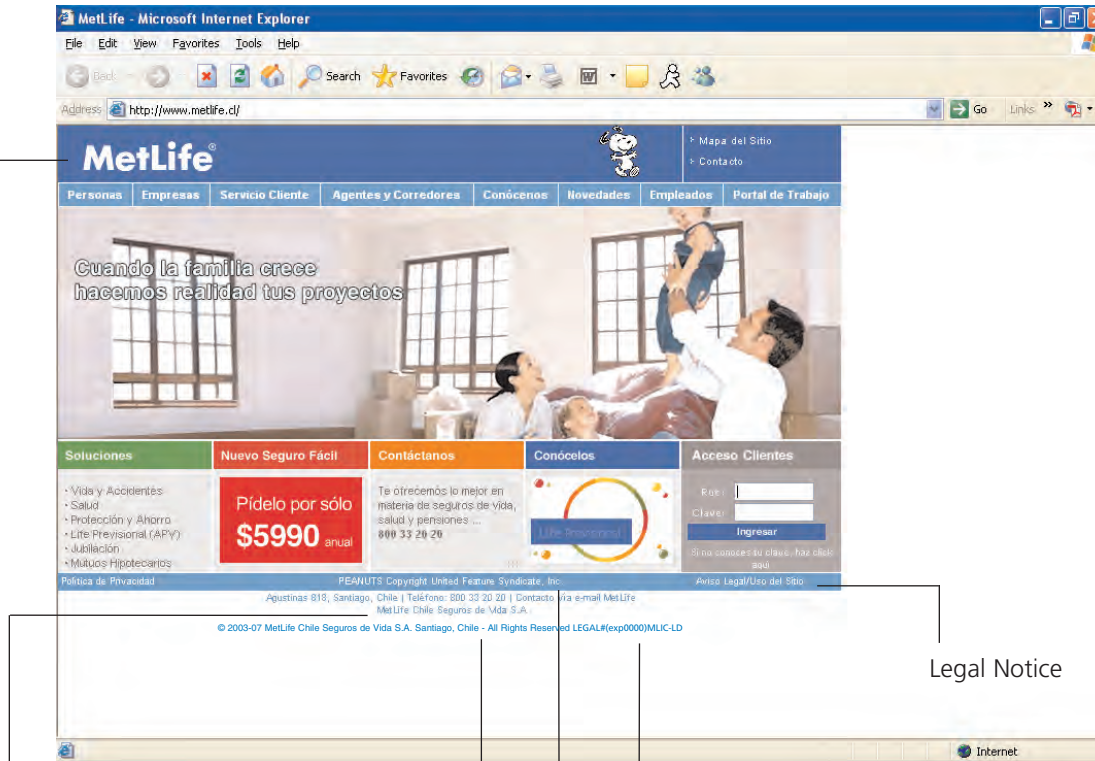
You may want to build these elements sequentially. Use footnote overlays or any other methods. These elements are not required to be presented at once.

Sample



Sample

MetLife
logo with
Appropriate
Trademark
Indication



Company
Legal Name

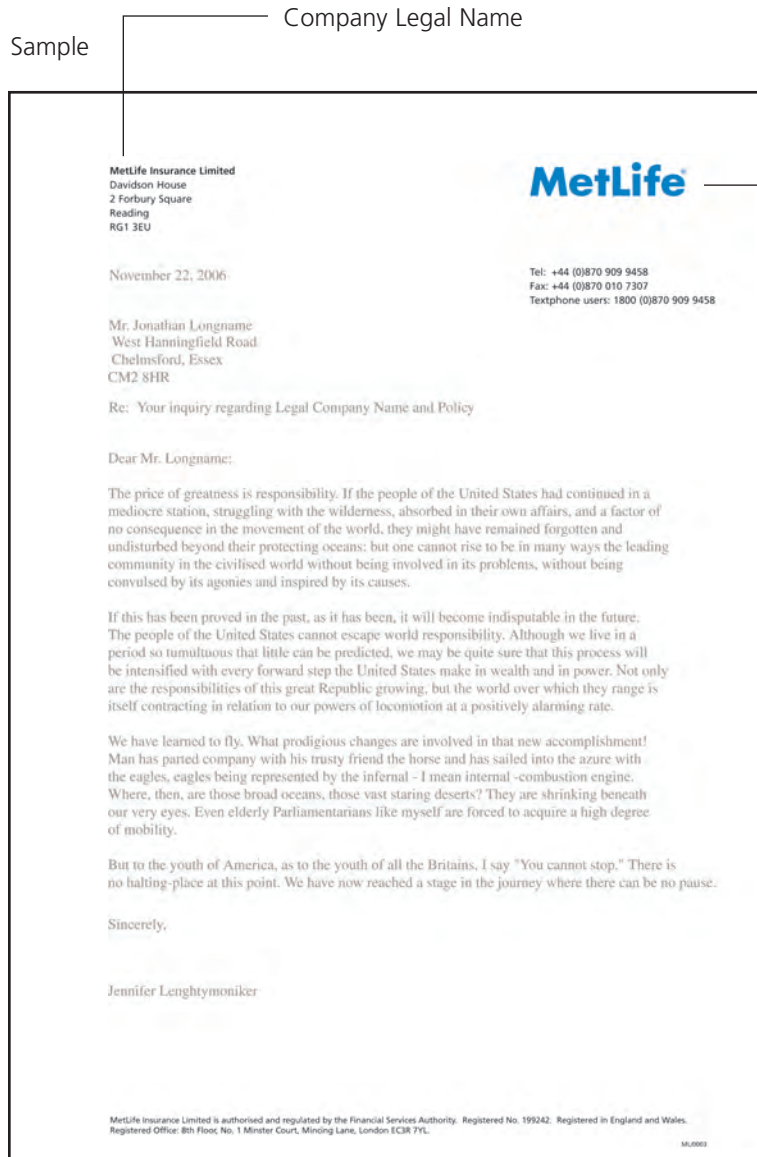
MetLife
Copyright Line

Peanuts Copyright

Legal Notice

Control Number

This sample highlights the required elements to be included in all international web sites. This is not a creative standard for web sites. Exact placement of the required elements may differ depending on individual creative approaches and campaigns. Please refer to the International Online Style Guidelines for more information on the implementation and maintenance of International Web sites and other online environments.



Any letter or company correspondence to customers must use company letterhead that has the legal name of the relevant company. If you have any doubts regarding the appropriate company name to use, consult your local counsel.

I. OVERVIEW

The need for marketing and legal approval on sales material is nothing new at MetLife. But in recent years it has become a top priority. In today's highly competitive and regulated industry, it is critical that all sales, recruiting, and customer communications convey a consistent and accurate message. Material that has been properly approved meets legal standards and is consistent with the Company's marketing objectives. You can use this material with confidence.

As members of MetLife's family of companies, we assume a role of responsibility in everything we do. In our business dealings with clients and prospects, we are expected to uphold a continuing commitment to high ethical standards and sound business practices. All communications with members of the public, including customers, prospective customers and others, shall be handled in a professional manner, treating such persons with respect and dignity. Information provided in such communications shall be truthful and accurate. These general rules apply to written communications, including letters, e-mails and printed materials, as well as to spoken communications, such as seminars, face-to-face meetings and telephone conversations.

Definitions

Definition of Sales Material

- Material designed to create public interest in an insurer or producer, or in an insurer's products or services
- Material designed to persuade someone to modify, surrender or otherwise act on a policy.
- Used as training material designed to educate Producers on products or insurance and investment concepts;
- Used to enhance Producers' selling skills; or
- Used to recruit sales Producers.

Examples of Sales Material

- Text used in direct mail, newspapers, radio and TV scripts, billboards, etc.
- Materials given to customers as part of the sales process, such as leaflets, brochures, illustrations and form letters
- Prepared sales talks and presentations
- Materials appearing on the Web
- Materials used in the recruitment and training of producers if designed to persuade customers to act on a policy
- Software to support a presentation;

- Third-party sales material and software;
- Telemarketing scripts;
- Telephone "hold" messages;
- Public Appearances
- Audiovisual material (videotapes/audiotapes);

What is Generally Not Considered Sales Material?

The following materials are not generally considered sales material and do not require formal approval:

- A basic servicing letter (e.g., a brief message such as "Attached are the forms you requested; please sign and return to me" or "It was nice to meet with you the other day; please let me know if you have any questions");
- Expressions of congratulations or appreciation;
- Acknowledgement of receipt of an item;
- Confirmation of an appointment; or
- Transmittal of other approved materials or administrative forms.

However, in these instances, the correspondence may not include a sales element in any way. As soon as you provide any additional commentary regarding any products or service or express interest in soliciting business, the letter or other communication is likely to be considered sales material. It doesn't matter that the material is being sent to only one client or prospect. A letter or written document that discusses product or service features is considered sales material and must be approved prior to its use.

Sales Material Review Requirements

General Requirements

Marketing Heads working with Legal/Compliance Officers must establish and communicate a process for reviewing all advertising and sales materials. This written process must include the following:

- Marketing head's written approval;
- Legal/Compliance Officer's written approval;
- When required, International Marketing and Global Brand and Marketing Services approvals (See page 23 for International Review Requirements);
- International Legal approval when referencing MetLife in the U.S. and not using pre-approved boilerplate languages;

- Control numbers with expiration dates as appropriate for all advertising and sales materials;
- Electronic database that tracks review workflow and material inventory;
- If appropriate, a process for Producers to develop and obtain approval;
- Acknowledgement from all people who have authority to develop advertising and sales materials that they have read and understood the process;
- Clear process for distribution of new materials and retraction of obsolete materials; and
- Corrective action plan for non-compliance.

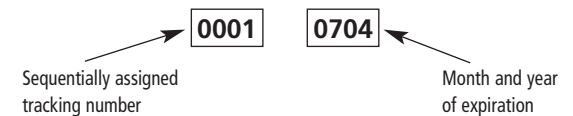
(See page 23, for a summary of the review process which you may use as a foundation for building your local process.)

Control Numbers

While control numbers are required on all materials, they will vary across country operations reflecting local business and local tracking needs. The following are guidelines for creating control numbers and assigning expiration dates.

Creating Control Numbers.

At a minimum, control numbers should convey a tracking number and an expiration date. For example, the tracking number 00010704 would have the following components:



In addition, you may consider including more comprehensive tracking information such as:

- Sales material or product category code (e.g., A00010704 = Advertising, R00010704 = Recruiting, V00010704 = Variable product, etc.); and
- Areas or regions of use (e.g., R00010704SP = recruiting material to be used in São Paulo, V00010704RJ = materials for variable product to be used in Rio de Janeiro, etc.).

Assigning Expiration Dates

It is recommended that control numbers include the date the sales material approval expires, that is, the date beyond which the sales material can no longer be used unless it is submitted for and receives renewed approval. It is important that

expiration dates reflect the expected life of any specific information included in the sales material.

Generally, sales material may contain two different types of information. Sales material containing general advertising/information requires good judgment when assigning expiration dates, but you may consider the general guideline of two to four years. There are also materials containing specific information. The expiration date for these materials should reflect the frequency with which the specific information needs to be updated. For example, these sale materials may reference:

- Premium rates;
- Financial facts;
- Market rate of return;
- Tax laws; and
- Agent information (e.g., certifications, contact information, etc.).

General Standards of Communicating with Customers and the General Public

Overall Presentation

- All communications should provide a sound basis to evaluate the facts regarding the product being offered. No material fact or qualification may be omitted if the omission, in light of the context of the presentation, would cause the material to be misleading.

Problematic Language and Presentations

- Exaggerated, unwarranted or misleading statements or claims are prohibited. Bear in mind when preparing communications relating to investment products that inherent in investing are the risks of fluctuating prices and the uncertainty of dividend, rates of return, and yield.

The following are examples of expressions that a Producer can use to describe the services that he/she provides to clients:

- I can analyze your needs and objectives and recommend appropriate products and services.
- I offer a variety of insurance and financial products to help you meet your goals and objectives.
- I can work with you to explore your investment options.
- My job is to analyze your needs and offer you specific products to help you reach your goals.

- I review your current financial circumstances and analyze your needs, objectives, risk tolerance, time horizon and other factors in order to make suitable product or transaction recommendations to help you meet your financial goals.

Clarity of Communications

In evaluating the clarity of communications, consider:

- the overall context in which the statements or claims are made
- the audience to which the communication is directed
- the format and clarity of the presentation.

Claims and Opinions

Communications with the public must not contain:

- Opinions for which there is no reasonable basis
- Forecasts of future events which are unwarranted, or which are not clearly labeled as forecasts
- Unwarranted superlatives.

Comparisons

- All comparisons with competitors' products and/or services must disclose material information and must be fair and balanced.

Identification of Sources

- Materials should disclose the source and date of information if not prepared by the Company.

Time Sensitive Information

- Be cautious when using information that is time sensitive. If the information being used changes often, the material will become outdated quickly. Material citing specific product premiums becomes outdated with every premium change.

Statistics

- All statistics should be accompanied by a footnote that includes the source and date. The most current statistics available should be used.

Illustrations

Illustrations used in connection with the marketing or sale of life insurance or annuity products must conform in all respects to all applicable laws and

regulations. They must be created by software approved by the issuing insurer and use approved forms of presentation.

- Illustrations shall not in any way be misleading.
- Illustrations of future values must not be characterized as predictions or forecasts.
- Except as otherwise explicitly permitted by applicable laws or regulations, illustrations shall be clearly labeled as life insurance or annuity illustrations (as the case may be) and shall include the name of the insurer, the name, age and sex of the proposed insured or annuitant, the generic name of the policy or contract, and the form number, if any.
- An illustration showing future values (death benefits, cash values, etc.) that are not guaranteed must also show—with equal prominence—the same values on a guaranteed basis. The non-guaranteed nature of all non-guaranteed values must be made clear.
- Any future non-guaranteed values shown must be based upon assumptions of mortality, expenses, and investment return no more favorable than those currently experienced by the issuing company, unless greater values are explicitly permitted to be shown by applicable laws or regulations. If non-guaranteed future values are shown, the illustration must contain the following statement or such other language as is explicitly required by applicable laws or regulations: "This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown."

Specific Standards of Communicating with Customers and the General Public

As a general guideline "all communications with the public shall be based on the principles of fair dealing and good faith, must be fair and balanced, and must provide a sound basis for evaluating the facts." For example, when discussing a specific product, pros and cons must be weighed and a basis must be provided for all definitive statements. In addition, sales material must not contain false, exaggerated, unwarranted, or misleading statements or claims of any kind. Products being solicited must clearly be identified.

Titles

- **"Specialist" or "Expert":** Do not use these terms (or "expertise") to refer to any area that producers emphasize in their work. Producers should not say things such as "I am a small business insurance expert," or "I am an estate planning specialist." They may express their involvement in a market with expressions such as, "I work with [small business owners], [individuals with estate tax concerns], [people who want to plan for a more comfortable retirement], etc."

- **Services:** Producers are sales people who sell products, which can provide substantial value. Advertisements and prospecting letters should not imply that producers are only service providers. There should be some reference to products, though not necessarily to specific products.
- **Business Cards:** Producers' professional business cards are one of the most important tools for making a good first impression. The title and professional designations must be accurate, and all business cards should include the logo and full, legal name of the affiliate company.
- **Letterhead:** All Company letters must be written on Company-approved letterhead with the name, title and address of the writer included on the letterhead or in the letter. In addition to the Company's logo, the letterhead and all other literature must show the full, legal name and address of the Company that offers the product or service.

Product Identification and Features

Many problems have resulted from customer misunderstandings of products and their features. It is critical that our customers have a clear understanding of the benefits and features provided by the products that we offer.

- **Product Identification:** Every product we sell must be accurately described to prospects. Any sales concept—such as “retirement planning,” “pension payout alternatives,” “college funding”—used in sales material and intended to sell a life insurance policy or annuity contract must clearly identify the product. If sales material describes a life insurance policy or its features, make it clear that the material is talking about life insurance.
- **Title of Policy:** Only the actual policy name should be used. Descriptive words should not appear to be part of the policy name. For example, the following is acceptable: “MetLife India has a very affordable insurance policy. The policy is called L98.” The following is not acceptable: “MetLife India's Affordable L98 Policy ...”
- **Plan or Program:** These words are not synonymous with “policy.” Although it is proper to refer to plans of insurance, it is not proper to omit any reference to a policy in a letter intended to describe a policy or recommend its purchase. The words “plan” or “program” should not obscure the fact that a life insurance policy is being sold.
- **Investments:** Only general securities and mutual funds are strictly investments. The investment features of variable life insurance and variable annuity products may be discussed but the products themselves should be referred to as insurance and accumulation (or retirement) products, respectively, and not solely as investments. Sales material should not over-emphasize the investment or tax attributes of life insurance. There must be appropriate reference to the element of protection.
- **New:** Products and services that have been available for more than one year may not be referred to as new.

- **Superlatives and Absolutes:** Descriptions of a policy or its features should state facts and avoid absolute and superlative words. Words and phrases like “always,” “best,” “unique,” “never,” “maximum,” and “no risk,” should not be used unless they are literally true.

Avoid words that express a comparison without an explanation (e.g., “superior,” “less expensive,” “more comprehensive,” etc.). “Special” or “exclusive” should be used only if something is not regularly available.

- **Individual Disability Income Insurance:** If offering disability income insurance, producers may not use statements or statistics which would cause undue fear and anxiety, such as implying that the individual's family will lose their home or not have enough to eat if the person becomes disabled, unless the individual buys disability insurance. Statistics regarding the number of individuals that become disabled must be qualified with respect to age, length of disability, and other pertinent information.

Rates and Values

- **Rates:** It may not be appropriate to include specific insurance premium or annuity interest rate information in a letter. Rates can change suddenly, making the frequent re-approval of the item necessary. Any rate quoted must clearly show the name of the insurance company, the name of the policy, the basis for the rate (i.e., the age(s), gender, and rating class) and the date the rate was quoted. Additional disclosure of terms and conditions of renewal (including premium increases) are also required. The full name of the company issuing the policy is required; “MetLife” or your Company's logo or trade name, by itself, is not sufficient.
- **Dividends:** Any reference to life insurance dividends must make it clear that they are not guaranteed. Any reference to values generated by dividends must include comparable guaranteed values with equal prominence, as well as disclosure of the fact that the non-guaranteed values shown are based on current dividend scales and are not predictions or promises of future dividends.
- **Guaranteed Values:** Any guarantee or indication that there will never be a change must refer to a specific guarantee in a specific policy. The conditions or extent of the guarantee should always be disclosed. For example, “the death benefit is guaranteed as long as the policy remains in force.” Advertisements may not overemphasize or exaggerate the relative safety resulting from contractual guarantees found in insurance or annuity contracts. Of course, no guarantees should ever be made for the performance of securities products.
- **Non-guaranteed Values:** Guaranteed and Non-Guaranteed (do not call them “illustrative”) insurance policy values must be displayed together with equal prominence (guaranteed first) with an explanation of the non-guaranteed nature of the values and the basis for any projected changes.

Financial Terms

When referring to life insurance or annuity products, some financial terms should be avoided. For example:

- Cash values above total premiums paid may not be termed “return over cost” or “net cost” or “profit.”
- The terms “save” or “savings” cannot be used to imply that life insurance is a savings vehicle comparable to a bank account. You can discuss the savings or accumulation aspects of permanent life insurance.
- “Deposit” and/or “contribution” are not acceptable synonyms for “premium.” “Deposit” is also not a synonym for annuity purchase payments. However, “contribution” may be used when referring to annuity purchase payments.
- Policy loans can provide cash flow, but are not income.
- Life insurance is not an investment, a retirement plan or a private pension plan. Life insurance cash value is not a savings account and should not be referred to as such.
- Whenever withdrawals from a life insurance policy are discussed, a disclosure should be added that describes the effects of taking a loan or withdrawal from the policy, such as “Withdrawals may be subject to surrender charges and could have a permanent effect on the cash value and death benefit. Loans reduce the cash value and death benefit by the amount of the loan outstanding plus interest.”

Tax Matters

References to income, gift or estate taxation must be accurate and appropriate. Discussions of taxation of specific products, situations or transactions will generally be required to include a disclaimer. For example:

- “The tax information in this [letter] is based on laws existing on the date of this publication. Such laws are subject to interpretation and to change. Anyone considering the application of this information to his or her own situation should consult his or her own professional tax advisor.”
- “This material is being presented for informational purposes only. Neither the Company nor its representatives offer legal, tax or accounting advice. You should consult with your own advisors regarding your particular situation.”
- **“Tax Free” [where applicable]:** This term should not be confused with “tax-deductible,” which may be used to refer to certain contributions to a qualified retirement plan. “Tax-free” is sometimes used inaccurately in referring to elements of life insurance and annuities that are tax-deferred.

- **Tax-Sheltered/Tax-Deferred [where applicable]:** This term applies to the values accrued in a life insurance or annuity policy that are “sheltered” from taxation as long as the money remains inside the policy, and the policy remains in force. Taxes on the inside build-up of cash values are typically deferred until money is withdrawn, and the taxable amount is dependent on application of the rules particular to life insurance and annuity contracts.

Sales Concepts and Approaches

The way in which we govern our business is a matter of ethical and professional standards.

- **Certificate of Deposit Comparisons:** Comparisons of annuity products to certificates of deposit (CD) must be fair and complete. They may be made only when the sales material makes it clear that an annuity is intended for retirement savings. A disclosure that CDs are government insured, if applicable, should be included. The phrase “CD Alternatives” standing alone is not permitted. However, the phrase “MetLife offers CD alternatives for retirement planning” is appropriate.
- **Education Funding:** The cash value of a permanent life insurance policy can help provide “funds” or “funding” for children’s education, but the cash value is not an “education fund” and life insurance should not be referred to as providing an “education fund.”
- **Competition References:** Keep in mind that any negative reference to an insurance carrier is a negative reflection on the industry as a whole, including MetLife. It is against Company policy to portray other companies in a negative light.
 - You should not compare other companies with your company. Any mention of another insurer, even oral, should not be a negative representation, but rather a simple statement of facts.
 - References to competing insurers are generally inappropriate. Emphasis on your company and its product features should be adequate for the intended purpose of written material.
- **Replacement:** Material should not state or imply that newer policies are better than older ones. This statement is often untrue and promotes replacements, which may not be in the best interest of the policyholders. References to existing insurance generally should be in a context of suggesting additional insurance, if appropriate, not replacement.
- **Urgency:** Wording that implies that something may be wrong with a client’s policy should never be used when, in fact, a producer just wants a telephone number or other piece of information, or intends to discuss other products for sale. Always state clearly what the matter or concern is. Do not imply that an offer is available for a limited time unless that is, in fact, the case.

- **Endorsements/Affiliations:** Written endorsements by any individual or entity must be accurate and should not be quoted out of context. Documentation of the endorsement, including written permission to use the endorsement in a sales piece, should accompany the submission of the material for approval. If the endorser was paid for the endorsement and that fact would not be obvious to the consumer, then that fact must be disclosed in the sales material. (For example, if the endorser is an unknown consumer rather than a celebrity, people might expect that a statement would represent the unbiased opinion of the consumer. Absent a legal requirement, the test must be the potential to mislead.) In all other cases, the submission of the material for approval should be accompanied by a signed statement by the Marketing Director or the Agency Director attesting to whether the endorser was paid.
- **Quotations:** Direct quotes should include an appropriate footnote that references the name of the person or publication quoted and the date of the quote.
- **Quoting Analysts:** There may be significant legal consequences to the Company if statements, reports or other materials prepared by an analyst or an investment bank are used in connection with presentations or written material given or prepared by the Company. No such materials should be used without specific prior discussion with legal counsel.

Variable Annuity Sales Material

The following information should be provided to a potential customer in either the prospectus or other sales material or policy documents:

- The type/description of the product in simple language that a layman can understand and that is consistent with regulations
- A description of how the key elements of the product work, in particular that an annuity is suitable for long-term investment, particularly retirement savings
- The extent of guarantees, clearly showing timing and financial amounts
- A description of how the assets accumulated under the product are invested, including a description of each of the investment options
- A description of the market and securities risks associated with the investment choices
- A description of how the assets accumulated under the product will be valued
- Full disclosure of all applicable fees and charges, in simplified language, for both the policyholder account and for each asset portfolio
- Disclosure, where applicable, of tax liabilities and penalties when certain events are triggered such as early withdrawal
- Disclosure, where applicable, of the tax-deferred nature of the product and

indicate that earnings will be taxed as ordinary income at withdrawal

- A description of the information that will be provided to the policyholder going forward, including periodic reporting (paper and Internet) as well as customer services resources available
- A description of how the customer may lodge a complaint or inquiry with the customer
- A description of how the illustration of outcomes will be calculated and presented by the sales agent

These disclosures must be supplemented by any additional local regulatory requirements. In addition annual statements with a summary of policy activity including expense changes should be sent to customers.

Variable Annuity Sales Material Should Not:

- Represent or imply that a variable annuity’s investment options are mutual funds, or use mutual fund logos when describing the investment options
- Imply that the fixed account is also a variable investment option
- Imply that a variable annuity is “liquid” or appropriate for short-term investment
- Imply that the issuer’s ratings for financial strength and claims-paying ability apply to the performance of the investment options
- Highlight the fixed account’s current rate of return in lieu of a complete discussion of the variable annuity’s investment options

Common Problems in Variable Annuity Sales Material Are:

- Exaggerated presentations, which
 - Overemphasize insurance company ratings
 - Fail to provide the basis for ratings
 - Imply that the ratings apply to the variable annuity and its investment options
 - Refer to “Guarantees” without appropriate qualifications
- Inaccurate and incomplete presentations, which
 - Imply a definite rate of return will be earned
 - Imply that the investment options are mutual funds
 - Imply that variable annuities are short-term investment vehicles
 - Fail to disclose the existence of fees and charges

- Fail to disclose that investment return and principal value will fluctuate such that, upon redemption, an investor may receive more or less than the original investment.

Variable Annuity Illustrations

- Illustrations are required for each sale of a variable annuity.
- The illustration of values may be provided in a simple disclosure to the customer of cash flows under the product for very simple variable products, e.g., structured rates, and with the agreement of Compliance and Sales and Marketing,
- Where practical, the customer and the agent will should sign sales illustrations. (For India this is currently not practical, and the sales illustration will be delivered by mail with the policy and customer signature requested.)
- Sales and Marketing and Compliance must approve the illustration language and templates.
- The information shall be in customer friendly and understandable wording with definitions provided of all technical terms.

Variable Annuity Illustrations Specifically Should

- Include a prominent statement that the illustration is hypothetical and designed to show how the product works
- Disclose that it is not a prediction or projection of the annuity's future investment results
- Follow generally accepted industry standards in the method and format of the illustrations
- Illustrate both hypothetical accumulation and annuity phases of a contract using:
 - a gross rate of return that is reasonable in light of market conditions and does not exceed X% and;
 - a 0% gross rate of return to illustrate the lack of growth in the underlying investment accounts and reinforce the hypothetical nature of the illustration
- Reflect maximum (guaranteed) charges
- Deduct the separate account and underlying investment option expenses
- Disclose the effect of taxes upon withdrawal and during the annuity phase, if applicable
- Disclose the assumed tax bracket, if applicable

Variable Annuity Riders

• Things to Remember When Presenting Riders:

- Include a discussion of the fees and charges associated with the riders
 - Do not overemphasize the riders
 - Provide a balanced presentation regarding the primary reasons for purchasing an annuity (e.g., for long term investment to save for retirement)
- Clearly set forth the potential impact that the riders would have on both the annuitant and the beneficiary

Variable Annuity Standardized Performance Materials Should:

- Reflect all fees and charges associated with the separate account including, where applicable, withdrawal charges and any annual contract fee.
- Clearly define the method of calculation.
- Disclose that performance is historical and that past performance is not a guarantee of future results.
- Disclose that investment return and principal value will fluctuate such that, upon redemption, an investor may receive more or less than the original investment.

Questions to Ask When Reviewing Variable Annuity Sales Material

- Does it avoid the implication that the product or its investment options are mutual funds?
- Does it balance references to liquidity with disclosure of the charges and applicable tax implications to which withdrawals are subject?
- Does it discuss the market risks assumed by the investor?
- Does the material avoid the implication that the insurance company ratings apply to the investment return or principal value of the investment options?
- Are discussions of riders fair and complete?
- Does the material include a hypothetical illustration? If so, it should:
 - include a prominent statement that the illustration is hypothetical and designed to show how the product works
 - disclose that it is not a prediction or projection of the annuity's future investment results
 - illustrate both hypothetical accumulation and annuity phases of a contract using:

- a reasonable gross rate of return (given market conditions) not to exceed X% and;
 - a 0% gross rate of return
- deduct the separate account and underlying investment option expenses
 - disclose the effect of taxes upon withdrawal and during the annuity phase, if applicable
 - disclose the assumed tax bracket, if applicable

Variable Life Insurance Sales Material

The following information should be provided to a potential customer in either the prospectus or other sales material or policy documents:

- The type/description of the product in simple language that a layman can understand and that is consistent with regulations
- A description of how the key elements of the product work
- The extent of guarantees, clearly showing timing and financial amounts
- A description of how the assets accumulated under the product are invested, including a description of each of the investment options
- A description of the market and securities risks associated with the investment choices
- A description of how the assets accumulated under the product will be valued
- Full disclosure of fees and charges and risks associated with purchasing a life insurance policy, in simplified language, for both the policyholder account and for each asset portfolio
- A discussion regarding the availability of loans and/or withdrawals with an indication of their negative impact on the cash value and death benefit of variable life insurance
- A description of the information that will be provided to the policyholder going forward, including periodic reporting (paper and Internet) as well as customer services resources available
- A description of how the customer may lodge a complaint or inquiry with the customer
- A description of how the illustration of outcomes will be calculated and presented by the sales agent

These disclosures must be supplemented by any additional local regulatory requirements. In addition annual statements with a summary of policy activity including expense changes should be sent to customers.

Variable Life Insurance Sales Material Should Not:

- Overemphasize variable life insurance income potential
- Represent or imply that variable life insurance investment options are mutual funds, or use mutual fund logos when describing the investment options
- Imply that the fixed account is an underlying “investment” option
- Imply that variable life insurance is “liquid” or appropriate for short-term investment
- Imply that the issuer’s rating, strength and stability pertain to the performance of the underlying investment options
- Highlight the fixed account’s current rate of return in lieu of a complete discussion of all the investment options

Common Problems in Variable Life Insurance Sales Material

- Does not provide a balanced presentation between the insurance and investment features
- Overemphasizes the investment potential
- Fails to identify the product as a variable life insurance policy
- Implies that variable life is a mutual fund with tax advantages
- Fails to address the risks and costs purchasing a variable life insurance
- Inappropriately promotes variable life as a vehicle for short-term investment goals
- Implies that variable life insurance is a liquid investment

Variable Life Insurance Illustrations

- Illustrations are required for each sale of a variable life insurance product.
- The illustration of values may be provided in a simple disclosure to the customer of cash flows under the product for very simple variable products, e.g., structured rates, and with the agreement of Compliance and Sales and Marketing.
- Where practical, the customer and the agent should sign sales illustrations. (For India this is currently not practical, and the sales illustration will be delivered by mail with the policy and customer signature requested.)
- Sales and Marketing and Compliance must approve the illustration language and templates.
- The information shall be in customer friendly and understandable wording with definitions provided of all technical terms.

Variable Life Insurance Illustrations Specifically Should:

- Include a prominent statement that the illustration is hypothetical and designed to show how the product works
- Follow generally accepted industry standards in the method and format of the illustrations
- Utilize an assumed gross rate of return (maximum X%) that is reasonable in light of market conditions
- Accompany the assumed rate of return by the 0% gross rate to illustrate the lack of growth in the underlying investment accounts and reinforce the hypothetical nature of the illustration
- Reflect maximum (guaranteed) charges

Graphical Representations In Variable Life Insurance Illustrations

A graphical representation (mountain or bar chart) is permitted for use in hypothetical variable life illustrations, as long as the following conditions are met:

- It is accompanied by a full and complete illustration and is not used as a stand-alone presentation;
- All chart data are based on data from a tabular illustration; and,
- It is accompanied by an explanation as to its purpose.

Historical Variable Life Insurance Performance

- Generally permitted in sales material but, where required by law, must be preceded or accompanied by a current effective prospectus or other required document for the variable life insurance contract and its underlying accounts
 - Good faith effort to provide a fair and balanced presentation
- Performance must reflect, at a minimum, the deduction of all fees and charges applicable at the underlying fund level
- Illustrations must clearly, prominently, and in close proximity to the performance shown:
 - identify the fees and charges deducted;
 - identify the fees and charges not deducted and;
 - disclose that, if all fees and charges had been deducted, the performance shown would be significantly less
- Refer investors to the hypothetical illustration in the prospectus or other offering document, if applicable, that shows the effect of fees and charges on performance

- Predated Performance:
 - Fund performance predating the inclusion in a variable life insurance product is permitted
 - Performance of clone funds is not permitted
- Disclosures:
 - Clearly identify the pre-dated performance
 - Clearly disclose that the performance is hypothetical
 - Identify the fees reflected **and** the fees not reflected

Questions to Ask When Reviewing Variable Life Insurance Sales Material

- Does the material provide a balanced discussion of both insurance and investment features?
- Does it avoid implying that the product or its underlying funds are mutual funds?
- Does it balance references to liquidity with disclosure of the charges and, where applicable, tax implications to which withdrawals are subject, and the market risks assumed by the investor?
- Does the material avoid implying that the insurance company rating extends to the investment return or principal value of the separate account?
- Does the material include a supplemental hypothetical illustration of a variable product’s performance? If so, it should:
 - be designed to illustrate how the product works, rather than serve as a projection of performance
 - include a prominent statement prior to the illustration that the purpose is to show how the performance of the underlying accounts could affect the policy cash value and death benefit; that the illustration is hypothetical; and is not intended to serve as a projection or prediction of investment results
 - be accompanied with the standard or general ledger illustration that includes performance at a 0% rate of return and another gross rate of return no greater than a X% at guaranteed charges
- Does sales material that recommends replacing an existing life insurance policy include all relevant material disclosures?

INTERNATIONAL REVIEW REQUIREMENTS

International Marketing, working with Global Brand and Marketing Services team, serves two primary roles related to the development of sales materials: 1) support our affiliates in developing high-quality and timely materials; and 2) oversee global brand and messaging standards. The former demands that we provide proactive support, advice, and resources throughout the development process, while the latter requires that we review and approve key documents prior to their release. Our goal is to find the proper balance between these requirements, while partnering with you to achieve profitable business growth.

As a general process, the following materials must be submitted to International Marketing for review at internationalmarketing@metlife.com:

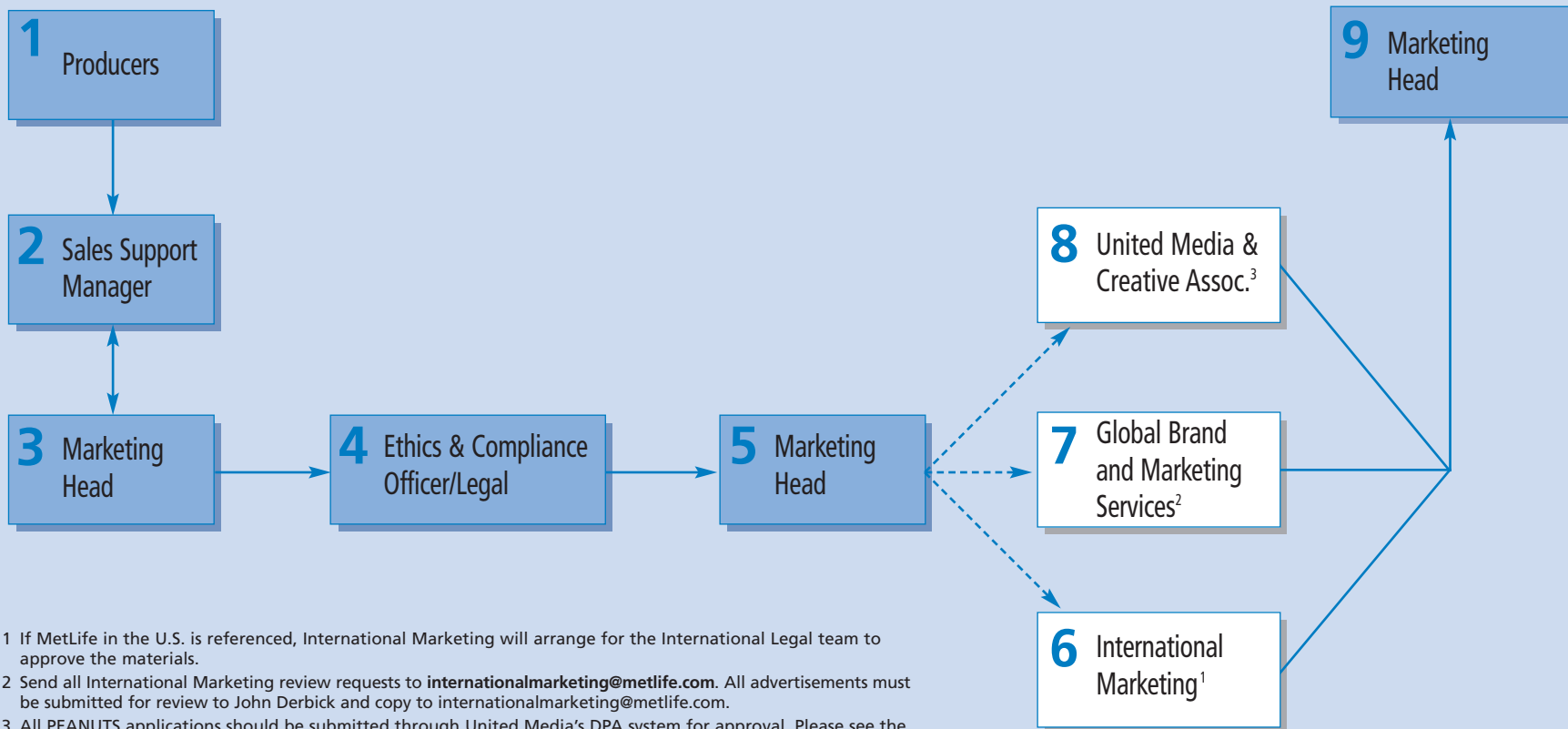
- **Sales materials that include references to MetLife in the U.S. that have not been pre-approved.** The International Marketing team will arrange for the appropriate legal review of references that deviate from pre-approved language. Complete English translation of all text and facts about MetLife in the U.S. is required for this review. You must also provide a summary of the remaining sections of the document so the reviewers can understand the full context in which the facts are being used.
- **New and substantially expanded Web sites .** All Web sites should be built in accordance with the International Online Style Guidelines and any new Web sites or significant changes must be reviewed by International Marketing prior to release.
- **Sales material supporting new product launches.** Although it is not necessary to review all product literature, International Marketing must approve the product brochure and other supporting sales material for a new product. We do not require review of updates to the product brochures unless those updates significantly change the product positioning.
- **All advertisements.** It is highly desirable that the Marketing Communication Brief is sent to International Marketing before creative development starts.
- **All cobranded materials.**

Regardless of the size and nature of the marketing initiative, we encourage affiliates to collaborate with International Marketing. For major initiatives—e.g., large rebranding initiatives, advertising campaigns, new Web sites , etc.—International Marketing must be involved in the planning stages and will likely play a more visible role. It is highly desirable that the Marketing Communication Brief is submitted in the planning stage of these initiatives.

If materials are submitted for more than one approval (e.g., Global Brand and Marketing Services, International Legal, and International Marketing), reviews will be done concurrently in order to expedite the process. Please allow 2 business days for review and feedback.

Periodically, we may ask that you translate certain documents for our review during brand/marketing audits. Accordingly, we reserve the right to request these reviews as situations may dictate.

SALES MATERIAL REVIEW: CORE PROCESS



1 If MetLife in the U.S. is referenced, International Marketing will arrange for the International Legal team to approve the materials.
 2 Send all International Marketing review requests to internationalmarketing@metlife.com. All advertisements must be submitted for review to John Derbick and copy to internationalmarketing@metlife.com.
 3 All PEANUTS applications should be submitted through United Media's DPA system for approval. Please see the Peanuts Approval Process Flow Chart on page 27.

SALES MATERIAL REVIEW: ADVERTISING CORE PROCESS



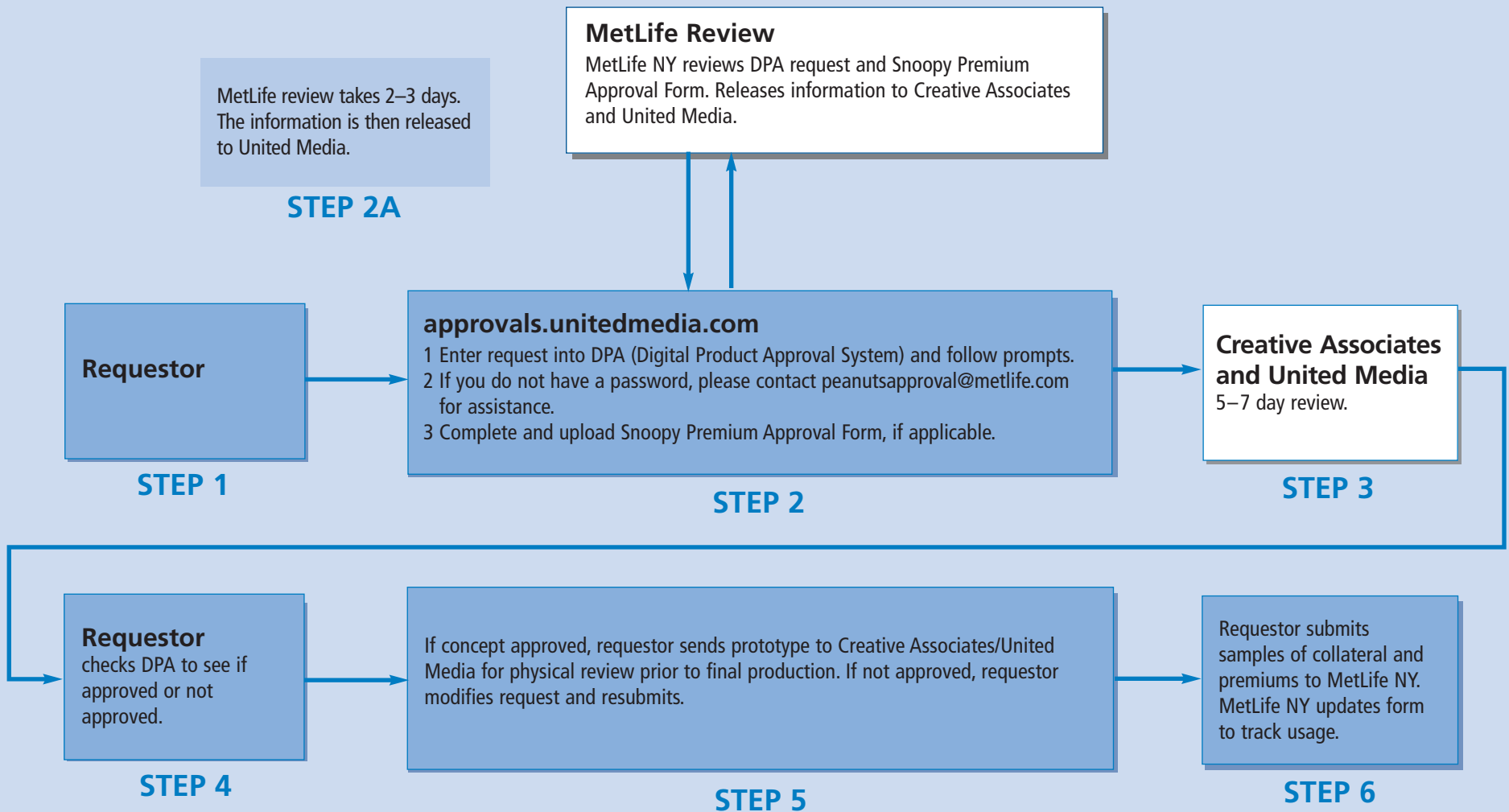
- All advertisements must be reviewed by International Marketing and Global Brand & Marketing Services
- Please send all review requests to John Derbick and a copy to Internationalmarketing@metlife.com
- Please allow two business days for review and feedback.
- Please submit the Marketing Communication Brief if the ads are part of a campaign (2-3 executions), prior to Step 1 (Submission of the Creative Brief).
- All PEANUTS applications should be submitted through United Media's DPA system for approval. Please see the Peanuts Approval Process Flow Chart on page 27.

MetLife uses Snoopy through an agreement with United Media, the licensing arm of United Features Syndicate (UFS).

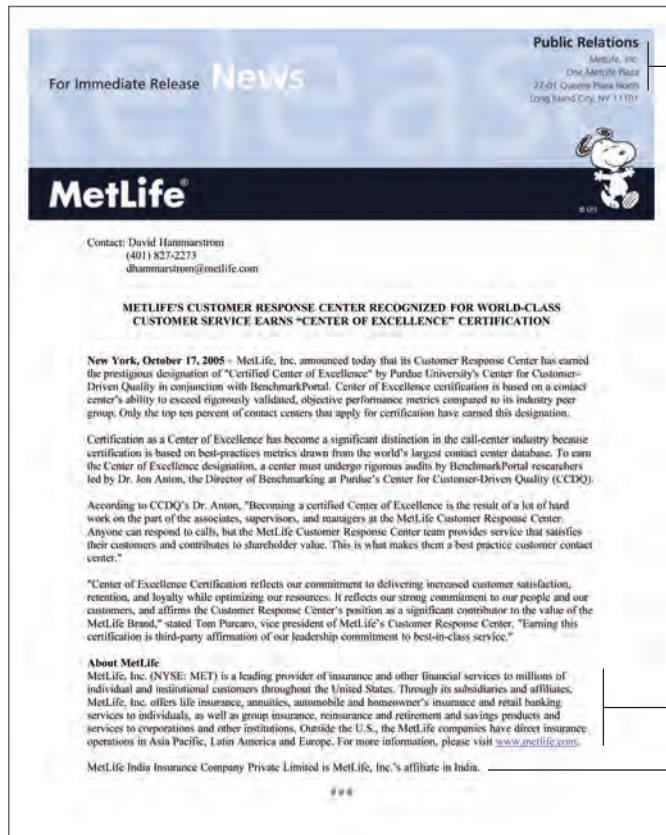
The agreement states that copyright credit must always be assigned to Snoopy or any of the other Peanuts characters. Our agreement also states that all uses of Snoopy and Peanuts characters, whether internal or external, must be formally approved in advance by the Corporate Advertising team from the Global Brand and Marketing Services department and United Media. For complete details on the approval process, please visit the MetLife Brand Center under the Global Snoopy section.

<http://brandcenter.metlife.com/Applications/Corporate/MBC/CDA/PageGenerator/0,4773,P15336,00.html>

PEANUTS APPROVAL PROCESS FLOW CHART



Sample – U.S. Press Release Distributed in Local Markets.



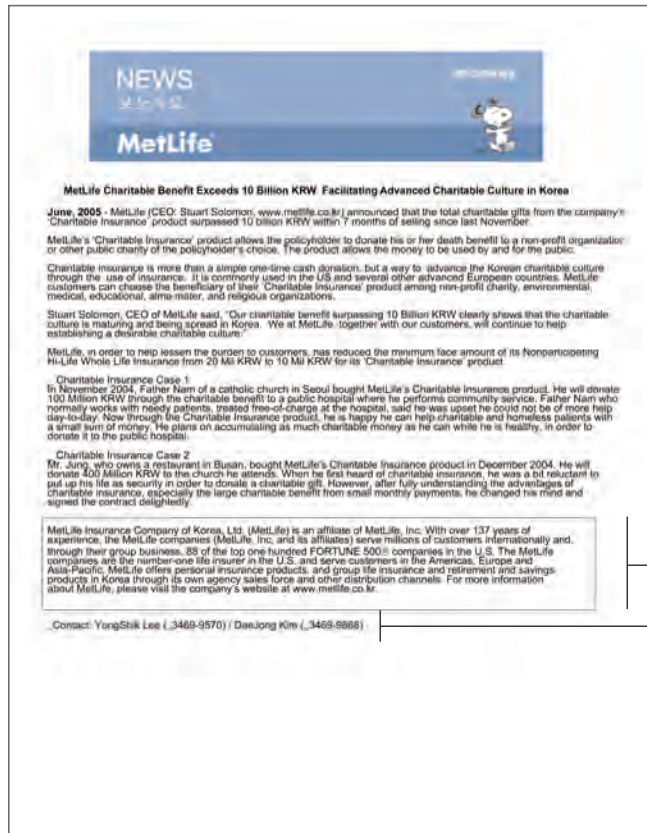
Local contact information

Always use Metropolitan Life Insurance Company or MetLife, Inc. boilerplate language as provided. Do not make any changes.

Always include a local identification statement. The pre-approved format is: MetLife Taiwan Insurance Company Limited is MetLife, Inc.'s affiliate in Taiwan.

MetLife's Corporate Public Relations department regularly distributes press releases about MetLife activities in the U.S. to international affiliates. When distributing these press releases to local media in your location, the elements highlighted in the sample must be included. All press releases distributed by the local affiliates must be reviewed and approved by International Communications. Please refer to page 34 for Press Release Approval Process.

Sample – Local Press Release



Use the pre-approved boilerplate language from pages 30–33.

Contact Information

For press releases about the local company and its activities, the following elements must be included. All press releases distributed by the local affiliates must be reviewed and approved by International Communications. Please refer to page 34 for Press Release Approval Process.

Note that the boilerplates are consistently comprised of the following sections:

1. Local company introduction and its relationship with MetLife, Inc.
2. Facts of the MetLife companies.
3. Facts specific to the local company.

These boilerplates are specifically for use in any press release issued by the countries

Argentina

MetLife Seguros de Vida, S.A., Metropolitan Life Seguros de Retiro, S.A., Siembra Seguros de Retiro S.A., (MetLife) and Met AFJP S.A (Met AFJP) are affiliates of MetLife, Inc. Met AFJP is the second largest AFJP in Argentina based on the number of clients. MetLife and Met AFJP offer a variety of products including individual and group life insurance, disability insurance and annuities through professional agents, bancassurance, telemarketing and direct marketing channels. For more information about MetLife, please visit www.metlife.com.ar and www.metafjp.com.ar.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Argentina, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Australia

MetLife Insurance Limited (MetLife) is an affiliate of MetLife, Inc. MetLife provides institutional and personal life insurance through financial advisers, brokers, and direct marketing channels. For more information about MetLife, please visit the company's website at www.metlife.com.au.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in Asia Pacific, the Americas and

Europe. Affiliated companies, outside of Australia, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Belgium

MetLife Insurance S.A./NV (MetLife) is an affiliate of MetLife, Inc. MetLife offers individual and group life insurance through bank distribution and direct marketing channels. For more information about MetLife, please visit the company's website at www.metlife.be.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Belgium, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Brazil

Metropolitan Life Seguros e Previdência Privada S.A. (MetLife) is an affiliate of MetLife, Inc. MetLife offers individual and group life insurance and retirement

plans, such as multi sponsor funds and open entities (PGBL and VGBL) through brokers, banks and other channels. The company serves its channels through 20 offices, and has 9,000 registered brokers, 15,000 corporate clients, nearly 5 million customers and R\$ 125 billions in assured capital. For more information about MetLife, please visit the company's website at www.metlife.com.br.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Brazil, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Chile

MetLife Chile Seguros de Vida S.A. (MetLife) is an affiliate of MetLife, Inc. MetLife is number two in the combined Chilean life and annuity market. The company offers group and individual life insurance and health insurance products, as well as retirement savings and mortgage products. The company distributes its products through an agency force, bancassurance channels, direct marketing, telemarketing and brokers. For more information about MetLife, please visit the company's website at www.metlife.cl.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and

Europe. Affiliated companies, outside of Chile, include the number one life insurer in the United States, with over 139 years of experience and relationships with 88 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

China (JV partner: Capital Airports)

Sino-US MetLife Insurance Company (MetLife) was incorporated as a joint venture between a subsidiary of MetLife, Inc. and Capital Airport Holding Company (CAHC). The business scope of CAHC, a company with the management of assets over 100 billion yuan, includes management and construction of airports, investment and funding, hotel, travel and financial services. CAHC owns Capital Airport, a gateway airport of China. MetLife offers life, accident and health insurance solutions through a career agency distribution system and direct marketing channels. For more information about MetLife, please visit the company's web site at www.metlife.com.cn.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of China, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

China (JV partner: SAIL)

United MetLife Insurance Company Ltd. (MetLife) was incorporated as a joint venture company formed by a subsidiary of MetLife, Inc. and Shanghai Alliance Investment Ltd. (SAIL). SAIL is a state-owned investment company affiliated to National Capital Bureau. By fully utilizing its resources and strengths, SAIL is focused on the investment in the financial services and high-tech industries. SAIL contributes to the national economic growth by committing itself to promote industry innovation and development in Shanghai, as well as national growth. Supported by the MetLife companies' experience in the insurance industry and SAIL's expertise in the Chinese market, MetLife is committed to provide the most trusted and professional insurance solutions to Chinese consumers. MetLife offers life insurance and savings products to individuals through a career agency distribution system, bancassurance, direct marketing and telemarketing. For more information about MetLife, please visit the company's website at www.metlife.net.cn

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of China, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Hong Kong

Metropolitan Life Insurance Company of Hong Kong Limited and MetLife Fubon Limited (MetLife) are wholly-owned subsidiaries of MetLife, Inc. MetLife

offers individual life and health insurance products through bancassurance, strategic alliance and direct marketing channels. For more information about MetLife, please visit the company's website at www.metlife.com.hk.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the United States, Latin America, Europe and the Asia Pacific region. Affiliated companies, outside of Hong Kong, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

India

MetLife India Insurance Company Private Limited (MetLife) is an affiliate of MetLife, Inc. and was incorporated as a joint venture between MetLife International Holdings, Inc., The Jammu and Kashmir Bank, M. Pallonji and Co. Private Limited and other private investors. MetLife is one of the fastest growing life insurance companies in India. It serves its customers by offering a range of innovative products to individuals and group customers at more than 500 locations through its bank partners and company-owned offices. MetLife has more than 25,000 Financial Advisors, who help customers meet their financial and protection goals across the length and breadth of the country. For more information about MetLife, please visit the company's website at www.metlife.co.in.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of India, include

the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Japan

Mitsui Sumitomo MetLife Insurance Co., Ltd. was incorporated as a joint venture between Mitsui Sumitomo Insurance Company, Ltd. (MSI) and a subsidiary of MetLife, Inc. MSI is a member of both the Mitsui Group and Sumitomo Group and is the second largest non-life insurer in Japan. Mitsui Sumitomo MetLife Insurance Co., Ltd. is number two in the variable annuity market in Japan and offers individual annuities through an independent distribution network. For more information, please visit the company's website at www.msi-metlife.com.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Japan, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Korea

MetLife Insurance Company of Korea, Ltd. (MetLife) is

an affiliate of MetLife, Inc. MetLife is a leading provider of variable universal life insurance and offers individual and group life insurance and retirement savings products through its own agency sales force, telemarketing and bancassurance. For more information about MetLife, please visit the company's website at www.metlife.co.kr.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Korea, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Mexico

MetLife Mexico S.A. and MetLife Pensiones S.A. (MetLife) are affiliates of MetLife, Inc. MetLife is the number one individual and group life insurer in Mexico. The company covers nearly 9.5 million customers and offers group and individual life insurance, medical expense insurance and retirement savings products. In 2005, MetLife launched MetLife Afore, consolidating its leadership in administering retirement plans. For more information about MetLife, please visit the company's website at www.metlife.com.mx

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Mexico, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred

FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Poland

MetLife TU na Zycie S.A. (MetLife) is an affiliate of MetLife, Inc. MetLife offers creditor, endowment, life, personal accident and medical expense insurance products through bank distribution channels in Poland and the European Union. For more information about MetLife, please visit the company's website at www.metlife.pl.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Poland, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Taiwan

MetLife Taiwan Insurance Company Limited (MetLife) is an affiliate of MetLife, Inc. MetLife offers individual and group life, health, and accident products as well as individual annuities through telemarketing, banks, direct marketing and brokerage networks. For more information about MetLife, please visit the company's website at www.metlife.com.tw.

MetLife, Inc., through its affiliates, serves approximately 70 million of customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Taiwan, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

United Kingdom

MetLife Limited and MetLife Insurance Limited

MetLife Limited and MetLife Insurance Limited (MetLife) are affiliates of MetLife, Inc. MetLife offers creditor, personal accident and critical illness through major banking partners in the United Kingdom and the European Union. For more information about MetLife, please visit the company's website at www.metlife.co.uk.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of the U.K., include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

United Kingdom

MetLife Europe Limited

MetLife is the trading name of MetLife Europe Limited, an affiliate of the global financial organisation MetLife, Inc. MetLife Europe Limited is an Irish company authorised by the Irish Financial Services Regulatory Authority and regulated by the Financial Services Authority for the conduct of its UK insurance business. MetLife Europe Limited operates under the MetLife brand name, and has the ability to do business in any of the EU member states. In the UK, MetLife Europe Limited works solely with Financial Advisers to help deliver retirement and long-term savings solutions. Services are delivered from MetLife Europe Limited's head office in Ireland, and from UK offices in London and Salisbury. For more information about MetLife Europe Limited, please visit the company's website at www.metlife.co.uk.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of the U.K., include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Uruguay

Metropolitan Life Seguros de Vida S.A. (MetLife) is an affiliate of MetLife, Inc. In Uruguay, MetLife offers individual life insurance products through a highly qualified sales force and group life insurance through agents and brokers. For more information, please visit the company's website at www.metlife.com.uy.

MetLife, Inc., through its affiliates, serves approximately 70 million customers in the Americas, Asia Pacific and Europe. Affiliated companies, outside of Uruguay, include the number one life insurer in the United States, with over 139 years of experience and relationships with over 90 of the top one hundred FORTUNE 500® companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions.

Q. What do I need to submit to International Communications for approval before issuing a press release in my country?

A. All press releases must be forwarded to International Communications for review and approval. The press releases should be submitted in English.

Please ensure that all press releases have been reviewed and approved by local legal counsel, the appropriate business owner and the country manager, prior to sending to International Communications for review.

Press releases should be submitted to Christina Tso at ctso@metlife.com for approval in a timely manner. **Please allow 5 business days to ensure final approval. So PLAN AHEAD!** We understand that there may be some instances when you will need a quicker turnaround time and we can accommodate for that as well.

International Communications will be responsible for getting the necessary business and legal reviews in the U.S. In some instances, certain press releases (e.g., a change in business strategy, senior level appointment or business alliance), may need to be approved by Bill Toppeta's office or other business areas and may take longer than the standard approval timeframe. If you know of an upcoming press release of this nature, then please provide International Communications with as much advanced notice as possible.

Q. Are there any guidelines to follow in preparing a press release for my country?

A. Approved boilerplate language which can be found on pages 30–33 of this document, should have already been sent to your country affiliate. If you are unsure this is the latest approved boilerplate, please contact Christina Tso at 212-578-4946 for assistance. In addition, the approved boilerplate language is available on the MetLife Brand Center.

Q. Am I allowed to translate U.S. press releases for distribution to the local media in my country?

A. Generally, you are allowed to translate non-material press releases (e.g., press releases that could not be interpreted as influencing a shareholder to buy/sell MetLife stock) issued by MetLife in the U.S. for distribution to the local media in your country. **Before you proceed, you must obtain approval from International Communications for each press release you plan to translate and distribute to the local media.** To obtain approval, please send an e-mail to Christina Tso at ctso@metlife.com and let her know which press release you intend to translate and distribute to the media. Please allow several business days for approval. Christina will let you know if the translation is possible.

You are NOT allowed to translate and distribute MetLife, Inc. quarterly earnings press releases. However, you may share the MetLife, Inc., quarterly earnings press release, in English, as is, with your local media contacts.

If you have any questions about this process, please contact Christina Tso at ctso@metlife.com , or tel: 212-578-4946.

If you are re-creating/using/copying/reprinting a copyrighted mark or material (e.g., chart, list, name, logo, ranking, newspaper or magazine article, images, computer software, video tapes, etc.) from a third party, you must obtain written permission for the use.

Permission to use copyrighted material must be obtained in writing. Electronic distribution of copyrighted materials (e.g., distribution via e-mails or use on a web site) is prohibited unless the written permission from the copyright owner explicitly permits such distribution. Marketing teams are responsible for working with the local counsel during the Sales Material Review Process to ensure that no copyright infringement occurs.

The appropriate trademark symbols (i.e., TM, SM, ®) must appear on any material with the MetLife logo or any other trademark or service mark. Proper trademark use is critically important in protecting the MetLife brand and the company's goodwill worldwide.

If permission to use the MetLife logo or any other marks needs to be granted to a third party, a sublicense agreement or a formal letter giving this permission to the third party must be signed.

For questions related to this or any other topics on trademark usage, contact the Intellectual Property Unit of the Corporate Law Department and the International Marketing team.

See pages 37–40 for guidelines on proper trademark usage.

This document contains guidelines on proper trademark usage in locations where the MetLife companies conduct business. Since usage in each jurisdiction varies, each affiliate should refer to these guidelines for proper usage in respective jurisdictions. The Intellectual Property Unit (IPU) of the MetLife U.S. Corporate Law Department should be consulted in case of any questions on the proper usage with a copy to the International Marketing Team. As you see below, improper trademark usage invokes criminal and severe civil penalties in some cases.

The associates to be contacted at the IPU are: Dauna Williams, Associate General Counsel (drwilliams@metlife.com)
Heidi Constantine, Counsel (hconstantine@metlife.com)

Location	Registered Trademark	Pending Trademark	Trade Name	Penalties for Improper Usage
Argentina	The marking for a registered trademark is either "MARCA REGISTRADA", "MR" or ®. It is advisable to use one of these, but it is not a requirement.	Pending trademarks have limited protection, if in use. There is no marking to indicate that a trademark is pending. Nothing prevents, however, to use "MARCA EN TRAMITE", but would have no implication.	Trade names in Argentina are protected without trademark registration. Right is acquired after one year has elapsed since public start of the use, without objections by third parties.	There are no legal ramifications for using an improper marking or falsely claiming trademark registration.
Australia	Usage of "Registered Trade Marks" or the ® symbol is optional. Only when the trade mark is registered can the ® symbol be used in conjunction with the trade mark.	A pending or unregistered trade mark can be identified by the use of the ™ symbol next to the mark.	The expression "Trade Names" is the business name under which a business is carried on. When such a name is used to indicate the trade origin of goods or services, it may also function as a "trade mark". Registration of a trading name is compulsory, and must be completed before a business starts trading. Unlike trade marks, business names do not necessarily provide proprietary rights for the use of the trading name and are governed by state laws in Australia.	It is an offense to falsely represent either intentionally or recklessly that a mark is registered when in fact it is not. Any person who falsely represents a mark as registered will upon conviction be liable to a fine.
Belgium	No provisions	No provisions	No provisions	No provisions
Bermuda	Use of "Registered Trademark" is optional.	(No information available.)	(No information available.)	Any person who falsely represents a mark as registered is liable on conviction to a fine.
Brazil	The marking for a registered trademark is either "MARCA REGISTRADA" or "MR". It is advisable to use one or the other, but it is not a requirement. An ® or "TM" can also be used as a warning to potential infringers, but is not a requirement.	There is no mandatory marking to indicate that a trademark is pending. Notice is usually given by placing an asterisk (*) next to the mark followed by the applicable explanation. Pending trademarks have no protection, unless the applicant can prove that (a) the mark is well known in certain countries, including Brazil; (b) that the opposed party has filed or registered in bad faith; (c) the mark should have been well-known to the opposed party by virtue of the activities of the opposed party in the business concerned or (d) that the interested party had used the mark in Brazil at least 6 months before the date of filing of the disputed mark.	Protection of trade names of companies incorporated in Brazil follows automatically from prior filing of the articles of incorporation at the Registry of Commerce of the Federal State in which the company has its main activity. The adoption of a trade name may be contested on the basis of prior trademark rights and vice-versa. Protection of trade names of companies domiciled in a country belonging to the Paris Union follows automatically from article 8 of the Paris Convention, but factual aspects must be taken into consideration in the concrete case.	There are no legal ramifications for using an improper marking or falsely claiming trademark registration.

Location	Registered Trademark	Pending Trademark	Trade Name	Penalties for Improper Usage
Chile	The marking for a registered trademark is one of the following: "MARCA REGISTRADA," "M.R." or ®.	There is no marking to indicate that a trademark is pending. A senior unregistered mark can challenge a junior application.	There are no rules regarding trade names.	A fine is imposed for falsely claiming trademark registration. To bring a criminal infringement action, the registered trademark must contain a marking of registration.
China	The marking for a registered trademark is either "Registered Trademark (in Chinese)" or ®. Use of a marking is mandatory.	There is no marking to indicate that a trademark is pending. Unregistered marks are not protected unless famous in China or internationally.	A trade name is required to be registered with the local Administration for Industry and Commerce. A business that wishes to use a trade name must be engaged in a business with an actual office present in the geographic area of business. However, if the trade name is very famous, or it is also used as a trademark, the owner can ask for protection even if an office is not present in China.	The legal ramifications for using an improper marking, or falsely claiming trademark registration are as follows: (1) order the infringing party to immediately stop the infringing act; (2) order the destruction of all the pirated goods and/or tools making the pirated goods; (3) impose an official fine; (4) require a sum of money to compensate the infringed party; (5) a criminal suit filed by the government for the infringing act. The penalties involved are determined by the authorities on a case by case basis.
Hong Kong	The marking for a registered trademark is "Registered", "Registered Trademark", ® or any other word or symbol importing a reference to registration. Use of a marking is optional, but may not be used unless the trade mark is registered.	There is no particular marking to indicate that a trademark is pending. Commonly seen markings include: "trade mark application pending" and "TM." Unregistered trademarks are protected under the common law of passing off.	Unlike trademarks, there is no exclusivity in trade names. Similar trade names that bear slight differences can co-exist.	Any person who falsely represents that a mark is registered, or makes a false representation as to the goods or services for which a trademark is registered, commits an offense and will be liable to a fine of about U.S. \$ 1300.
Hungary	Use of "Vedjegy" or ® is optional.	(No information available.)	(No information available.)	(No information available.)
India	The marking for a registered trademark is either "Registered Trademark" or "®". Use of either marking is optional.	Unregistered trademarks are protected under India's common law. "TM" is the proper marking to indicate that a mark is pending. This, however, is only a commercial practice. It has no legal basis.	In general, there is no law relating to use of any specific symbol to identify ownership of trade names in India. Only the law of trademark is applicable in this field. Thus, if the trade name is registered as a trademark, the symbol of an encircled ® or the marking "Registered Trade Mark" can be used. Otherwise, the "TM" symbol also can be used.	False representation of a registered trademark is a penal offense. It carries a prison term of up to 6 months and fine up to Rs.500 (USD11). There is no prescribed civil offense, unless it can be brought under general civil offenses like fraud or misrepresentation.
Indonesia	The marking for a registered trademark is "Merek Terdaftar No..." Use of a marking to indicate a registered trademark is optional.	There is no marking to indicate that a trademark is pending.	(No information available)	There are no penalties for improper usage, but false claim of a trademark registration is subject to penal code.
Ireland	Use of "Registered Trademark" is optional.	(No information available.)	(No information available.)	Any person who falsely represents a mark as registered is liable on conviction to a fine.

Location	Registered Trademark	Pending Trademark	Trade Name	Penalties for Improper Usage
Japan	<p>Marking is encouraged but not compulsory. However, it is advisable to indicate "Registered Trademark" or "Registered Service Mark" followed by the registration number so as to allow the public to know that the owner is actively managing its brand.</p> <p>Also, marking (superscript) may be effective to prevent the intangible assets of the owner from becoming a generic term.</p>	(No information available.)	(No information available.)	Falsely indicating that a trademark is registered subjects the offender to a fine or imprisonment.
Mexico	The Mexican Industrial Property Law provides that the showing of the legend "MARCA REGISTRADA", the initials "M.R." or the symbol "®", may only be made on the products or services for which such mark is registered. Failure to use a marking with a registered mark will block the registered mark from seeking a preliminary injunction against an infringing mark.	There is no marking to indicate that a trademark is pending. A senior unregistered mark, which is in use, can challenge a junior application.	Mexican law does not provide rules.	a) Fine up to the amount equivalent to 20,000 (twenty Thousand) days of the general minimum salary in force in the Federal District (Approx. U.S. \$80,000.00 dollars). b) Additionally, fine up to the amount of 500 (five hundred) days of general minimum salary in force in the Federal District (Approx. U.S. \$2,000.00 dollars), for each day the infringement persists. c) Temporary closing (of the respective establishment) up to 90 days. d) Permanent closing. e) Administrative arrest up to 36 hours.
Poland	Use © when mark is registered.	(No information available.)	(No information available.)	(No information available.)
Saudi Arabia	"Registered Trademark" optional.	(No information available.)	(No information available.)	Falsely indicating that a mark is registered subjects the offender to imprisonment, a fine, or both. Counterfeiting a registered mark, or imitating so as to mislead the public, or willfully trafficking in goods bearing such a mark, subjects offender to imprisonment, a fine, or both, and to an action for damages. Offending goods are liable to seizure and destruction.
South Korea	There is regulation detailing how trademark registration markings ought to be displayed in the Korean Trademark Act ("TMA"). Generally, the circle - R ("®") or any other description indicating the mark is registered may be regarded as proper marking of a registered mark. If there is an indication that the mark is registered, then in case of infringement it raises a rebuttable presumption of willfulness on the part of the infringer.	<p>There is no provision regarding the proper marking for a pending trademark in Korea. Any description indicating the mark is pending may be acceptable. TMA prohibits the exhibition of markings which falsely indicate that a trademark has been applied for or registered.</p> <p>If an unregistered mark is well known, this can be the basis of an invalidation or cancellation action as well as perhaps a court action based on unfair. Further, after application for a trademark, the applicant can send a warning letter to the party who is using a similar or identical mark; however, further action to enforce applicant's rights may not be taken until after registration.</p>	Trade names are registered in local city or regional areas. Bad faith use of another party's registered trade name which leads to confusion as to the source or sponsorship of the mark is prohibited. Bad faith will be presumed if the infringer uses the trade name in the same local city or regional area in which the owner has registered his trade name. (Commercial Act 23). Further, a famous trade name can be a basis for trademark invalidation action (TMA Article 7.1.6).	Any person who has violated Article 91(false indication) shall be liable to imprisonment for not more than three years or a fine not exceeding 20 million won (approximately USD 17,000) (TMA Article 95). We note however, that this Article is seldom enforced.

Location	Registered Trademark	Pending Trademark	Trade Name	Penalties for Improper Usage
Taiwan	The marking for a registered trademark is “Registered Trademark” (in Chinese characters). Use of this marking is optional.	An unregistered mark, which is protected under the Fair Trademark Law, has to be well known to the relevant enterprises and consumers in Taiwan. If an unregistered mark is well known in other countries but not well known in Taiwan, it cannot block a junior’s application.	<p>An enterprise shall not use in an identical or similar manner the name of another person, the name of a business establishment, a corporate name, trademark, product container, packaging, external appearance or any other symbol signifying the goods of another person which is commonly known to relevant enterprises or consumers, if such use causes confusion with goods of any other person or sale, transport, export or import of goods using such symbols.</p> <p>Use in an identical or similar manner of the name or any other person, the name of a business establishment, a corporate name or any other symbol signifying the business of service of another person which is commonly known to relevant enterprises or consumers, if such use causes confusion with the facilities or activities of the business or service of any other person.</p>	<p>Under the Fair Trade Law, an entity shall not make any false, untrue or misleading presentation that may cause likelihood of confusion to consumers. An enterprise shall not conduct any deceptive or unfair acts that are sufficient to affect trade.</p> <p>False claim of a trademark registration may be deemed a violation of the applicable provisions. An entity found in violation of the Fair Trade Law may be required to make a correction within a specified time limit, and failure to comply with such order would subject the entity to a fine of NT\$50,000 to NT\$25,000,000 (approximately (U.S. \$1,563) to U.S. \$781,250).</p>
United Kingdom	Usage of “RTM” (for Registered Trade Mark) or ® is optional. However, it is often considered good practice as part of a trade mark maintenance scheme to use them.	<p>Where a person believes that he has the benefit of an unregistered trade mark he should warn others off and preserve the mark by using the “TM” sign. Although not obligatory, it is advisable for unregistered marks. “TM” does not indicate that a mark is actually registered, only that it is being used in a trade mark sense. “TM” can be used on a mark which is pending, i.e. an application to register a trade mark has been made and is awaiting registration. To use either “RTM” or ® at this stage would be breaking the law.</p> <p>Until a mark is registered, rights in the unregistered trade mark may be protected by a “passing off” action. That is to say, the claimant may bring an action to prevent someone else passing off their goods or services as those of the claimant. In order to do this, the claimant must prove that:</p> <ul style="list-style-type: none"> • he has acquired reputation (or goodwill) in his goods, name, mark etc; • there has been a misrepresentation by the defendant leading to confusion (or deception) of the public; which causes damage to the claimant. <p>If these cannot be made out then there is no case. A passing off action will inevitably require evidence to be presented, it can be difficult to prove and the outcome is often uncertain—hence the preference for registering a mark.</p>	<p>that there is no requirement to register a trading name as a trade mark. However, the name under which a business trades will almost always be a trade mark. It would be advisable to register a trading name as a trade mark. A trading name will normally have goodwill attached to it, so where the defendant’s company name (or its intended name) is calculated to deceive and divert business from the claimant’s company, or will cause confusion between the two businesses, an action for passing off may be brought.</p> <p>A company limited by guarantee must register its official name at Companies House but there is no requirement to register trading names. All correspondence sent under the trading name must also contain the full and proper registered name of the company. It should be made clear that the two are the same entity.</p>	<p>Any person who makes or causes to be made, a false entry on the trade marks register will be breaking the law. A person guilty of this offense will be liable:</p> <ul style="list-style-type: none"> • on conviction on indictment to a maximum prison sentence of two years or a fine of up to £5,000 or both; • on summary conviction to a maximum prison sentence of six months or a fine of up to £5,000 or both. <p>Any person who falsely represents that a trade mark is registered, when it is not, will be liable on summary conviction to a maximum fine of £1,000.</p>
Uruguay	The marking for a registered trademark is either “MARCA REGISTRADA” or “MR”. Use of either marking is optional.	There is no marking to indicate that a trademark is pending.	Trade names are considered an industrial property. When a trade name is used as a trade name, no marking is applicable. A marking is applicable only when the trade name is also used as a trademark or service mark.	An administrative fine is imposed by the Consumer Protection Department for using an improper marking or falsely claiming trademark registration.

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