

LIFE | WHOLE

Whole Life



MetLife



a foundation
for life

At MetLife, our representatives are committed to helping you find solutions to all of life's possibilities and uncertainties—the "ifs" in life.

solutions for the "ifs" in your life.

BUILDING YOUR FINANCIAL FOUNDATION

Deciding to protect those who depend on us with a sufficient amount of life insurance is a responsible and caring act. Life insurance can provide those who are left behind with a lifetime of financial security.

IS YOUR FAMILY'S FUTURE AT RISK?

If you're like most people, you probably feel you have a responsibility to protect those who depend on you. Even so, many Americans recognize that they don't have enough life insurance in place for their families. In fact, an estimated 48 million American households feel this way.¹

Many of these people will not take action for a variety of reasons: 52 percent don't know how much is right for their families, while 43 percent worry about making the wrong decision.² As a result, many people make the passive decision to do nothing—leaving their families' financial futures at risk.

METLIFE CAN HELP

As a leading life insurer in the U.S., MetLife feels a responsibility to help people overcome these challenges and make conscious, deliberate decisions about the futures of those who depend on them—their spouses and children.

If you're unsure about how to make the best financial decisions for your family, MetLife can help. MetLife has developed an innovative process that can help you focus on your life's most important financial objectives. Your representative will walk you through the MetLife Life Insurance SelectorSM—a brief questionnaire that will help you understand the most appropriate life insurance policies for your situation.

1 Trillion Dollar Baby: The Sales Potential of the Underinsured Life Market, LIMRA International, Inc., 2005.

2 Ibid



What Kind

50%

50%
WHOLE
LIFE

YOUR PERSONAL RECOMMENDATION

MetLife will help you make informed decisions about life insurance.

HOW MUCH IS ENOUGH?

The first step in building your insurance portfolio is to understand how much life insurance is right for your family. To do this, your representative will quickly quantify the economic contribution you make to your family's household in a simple, straightforward manner. The result will be an amount of insurance protection required to effectively replace financial contributions to your family.

WHAT TYPE IS RIGHT FOR YOU?

Next, your representative will help you better understand the most appropriate type of policy—or policies—necessary to provide your required amount of protection.

Many people find their objectives are best met with a variety of different policies—not just one. Similar to an asset allocation model you may have completed for your investment portfolio, your representative will help you identify a combination of life insurance policies most appropriate for your situation.

METLIFE'S LIFE INSURANCE SELECTOR

Creating Your Insurance Portfolio Allocation

MetLife's innovative Life Insurance Selector can help you clarify life's choices. This tool takes the complexity out of what can often be a tough decision . . . what type of life insurance to purchase.

Your representative can help you complete the Life Insurance Selector to uncover which policy or policies are most appropriate for you. Your recommendation is based on your attitudes and feelings toward a range of factors, including risk tolerance, time horizon and policy flexibility.

Depending on how you answer the questions found in the Life Insurance Selector, Whole Life may be an appropriate part of your life insurance portfolio.

With Whole Life, your family and others who depend on you will have long-term guaranteed protection as well as a guaranteed form of cash value growth.

WHAT IS WHOLE LIFE?

WHOLE LIFE is a permanent life insurance policy that can provide a **LIFETIME OF PROTECTION**, as long as the policy remains active. Whole life insurance has guaranteed level premiums, guaranteed cash value and guaranteed death benefits. Whole life is also eligible to receive annual dividends. Dividends are not guaranteed; however, if paid they may increase the cash value and death benefits over time.

WHOLE LIFE

When it's important for you to have guaranteed long-term life insurance protection for those who depend on you along with the opportunity to accumulate wealth.

LONG-TERM PROTECTION

As a permanent life insurance policy, your Whole Life policy can provide your family and others who depend on you with a lifetime of insurance protection.

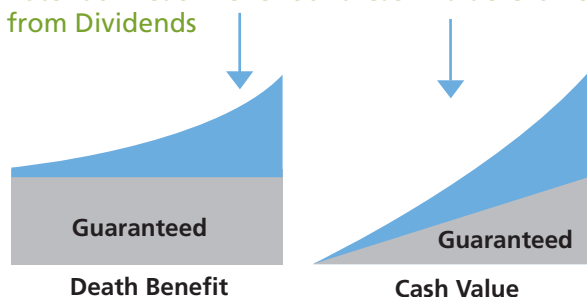
GUARANTEED GROWTH

The cash value of your Whole Life policy is guaranteed to grow over time—regardless of the performance of investment markets, interest rates or the economy. This can provide you with peace of mind knowing that even in the most uncertain times, your policy value will continue to grow. Should your needs change, your policy value can give you the ability to recover some or all of your premium payments in the future.

DIVIDEND PARTICIPATION

Through an annual non-guaranteed dividend, your policy's cash value and death benefit may experience additional growth.

Potential Death Benefit and Cash Value Growth from Dividends



Your policy's dividend will be based on MetLife's experience as it relates to the Company's investment performance, mortality experience and expense management.

MetLife has credited dividends to qualified policyholders every year for over 90 years, first as a mutual company and then as a stock company under the watchful eye of Wall Street.

In fact, MetLife credited over \$1.7 billion in dividends to policyholders in 2008, one of the largest aggregate dividend payouts in MetLife's history.

Is Whole Life the right policy for you?

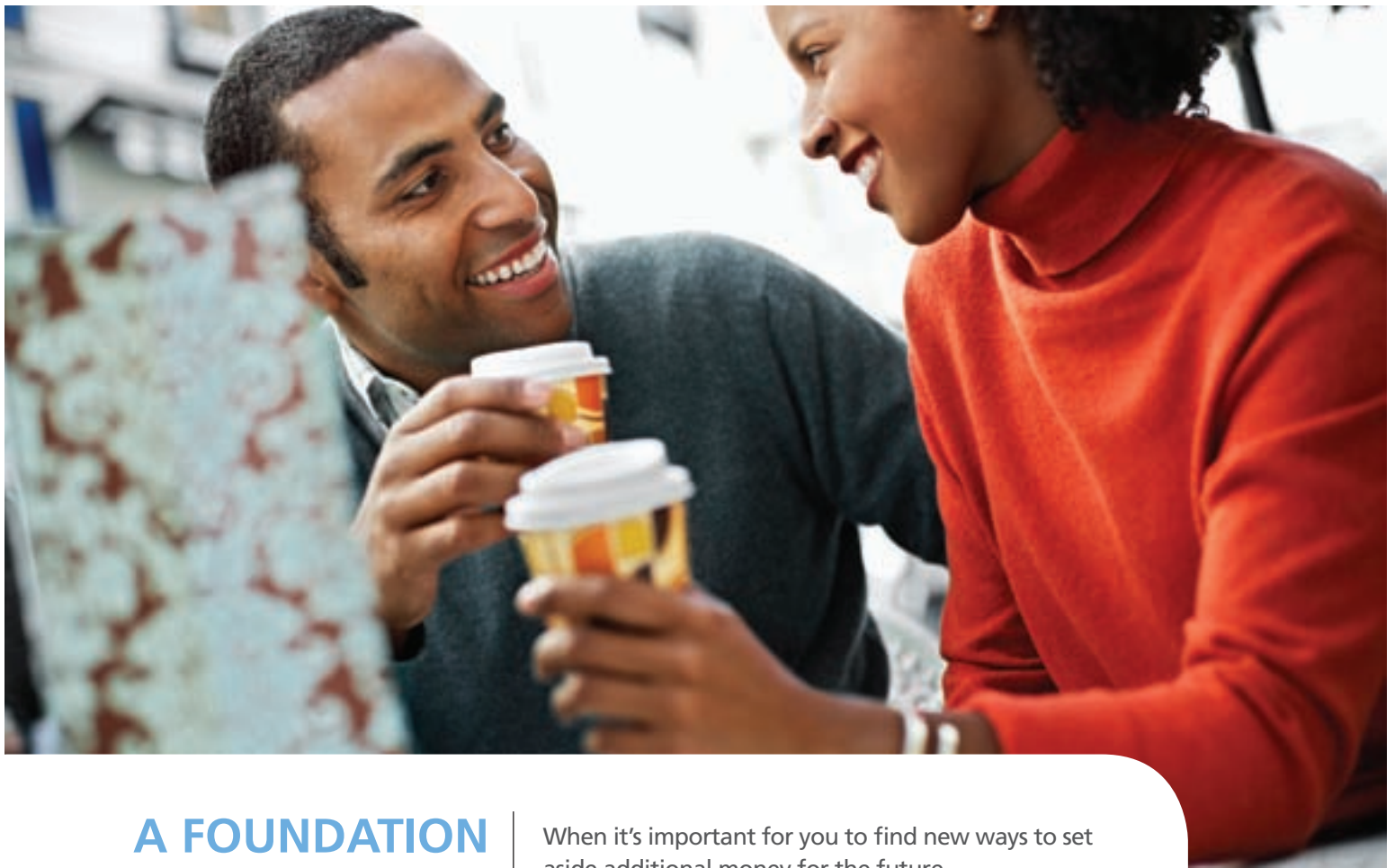
A Whole Life policy can provide your family with:

- Long-term guaranteed protection, regardless of how long you may live.
- The certainty of knowing your premium payments will not increase.
- The opportunity to set aside additional money on a tax-favored basis.
- A cash value that is guaranteed to grow each year and may eventually be worth more than what you've paid into the policy.
- The opportunity to participate in a dividend that may further increase your cash value and death benefit over time.

Total Dividends Credited by Year (Billions)

MetLife and its Affiliates

2004	2005	2006	2007	2008
\$1.67 B	\$1.68 B	\$1.70 B	\$1.71 B	\$1.73 B



A FOUNDATION FOR LIFE

When it's important for you to find new ways to set aside additional money for the future.

A SAVINGS OPPORTUNITY

Many people saving for retirement take advantage of tax-favored retirement accounts—such as IRAs and 401(k)s. These accounts are a great way to save for retirement, yet many people feel they are limited by IRS rules that may restrict their participation.

Your Whole Life policy is designed to provide long-term cash value accumulation in addition to life insurance protection, providing an additional way to set aside money for the future. This value may be used to supplement your retirement income, as a source of emergency funds, or even to help pay for a child's education.

TAX ADVANTAGES

Your policy's cash value grows on a tax-deferred basis. This means you are not required to report any cash value growth on your annual tax return. Unlike taxable investments, this can enhance the long-term growth of your policy's cash value.

As an owner of a Whole Life policy, you can access your policy cash value—regardless of your age—through loans and withdrawals. Withdrawals 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. When accessing your policy's cash value through policy loans, any gains you may realize will not be considered taxable income so long as your policy remains active and it is not a modified endowment contract as defined by the Internal Revenue Code.*

* A policy becomes a modified endowment contract (MEC) when the amount of premiums paid into the policy exceeds certain tax law limits. A MEC has certain tax consequences that should be discussed with your tax advisor.



OPTIONAL FEATURES

Optional benefits are available to help you plan for your family's future.

IF YOU'RE ACCUMULATING WEALTH

To maximize the potential growth of your Whole Life policy, you have the option of making additional premium payments over and above the required payment schedule. These additional payments may result in higher dividends, improved cash values and the possibility of using policy values and annual dividends in place of out-of-pocket premium payments in your later years.

IF YOU GET SICK OR HURT

An illness or disabling injury may prevent you from going to work and earning an income. Your representative can help you guarantee that your life insurance premiums are credited, even if you're too sick or hurt to work.

IF YOU'RE APPROACHING RETIREMENT

To make the most of your retirement income and savings, it's important to take steps to maximize and protect all that you have saved. Long-term care insurance can play an important part in your retirement plan. You may elect a rider that will guarantee your future insurability for long-term care insurance, regardless of how your health may change.

IF YOU'RE PROTECTING YOUR BUSINESS

As a business owner, your employees and partners rely on you every day. Chances are, each of your business partners contribute to the business in a different way. Your representative can work with your legal advisors to develop a fully funded business succession strategy.

METLIFE'S COMMITMENT TO YOU

MetLife and its trusted financial professionals provide customers with a variety of competitive insurance products and world-class customer service. As a leader in the insurance industry, we are committed to helping you sort through all your options to prepare for all of life's possibilities and uncertainties—the "ifs" that life may unexpectedly throw your way.

We believe "if" should never hold you back. It should be managed with a plan to build your own personal financial foundation with guarantees that not only prepare you for life's possibilities, but give you the confidence to act on life's opportunities.



One of the world's largest and most respected family of financial services companies, MetLife has been helping people find solutions to life's possibilities and uncertainties—the "ifs" in life—for over 140 years. No matter what your financial goals are, your Representative can provide an array of products and services to help meet your financial needs, including:

- * Life Insurance
- * Financial Planning
- * Estate Conservation Strategies
- * Disability Income Insurance
- * Annuities
- * Investment Strategies
- * Long-Term Care Insurance
- * IRAs
- * Banking Products & Services including Home Financing Solutions¹
- * Business Succession Strategies
- * MetDESK® (MetLife's Division of Estate Planning for Special Kids)
- * Auto & Home Insurance²

For more information about how MetLife can help you build a safety net for the future and sort through the "ifs" in life, contact a Financial Services Representative today. Or, visit us at www.metlife.com

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

Like most insurance policies and annuity contracts, MetLife's policies and contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A representative will be glad to discuss any of these topics with you and provide you with costs and complete details.

Whole Life insurance is issued by Metropolitan Life Insurance Company on policy form # 8-90 (08), 200 Park Ave., New York, NY 10166.

Product guarantees are backed by the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Securities and investment advisor services are offered through registered representatives and investment advisory representatives, respectively, of MetLife affiliated broker/dealer and Registered Investment Adviser companies: MetLife Securities, Inc., (Member FINRA/SIPC), 200 Park Avenue, New York, NY 10166 or New England Securities, Corp.(Member FINRA/SIPC), 501 Boylston Street, Boston, MA 02116

1 Banking products and services, including deposit accounts, available ONLY from MetLife Bank®, NA, Member FDIC, a MetLife affiliated company. Up to \$250,000 FDIC insurance per depositor. Insurance and other investment products offered are: NOT FDIC INSURED - NOT BANK PRODUCTS - MAY LOSE VALUE.

2 Offered by Metropolitan Property and Casualty Insurance Company (MPCIC) and its Affiliates, Warwick, RI

All companies listed above are MetLife companies.



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