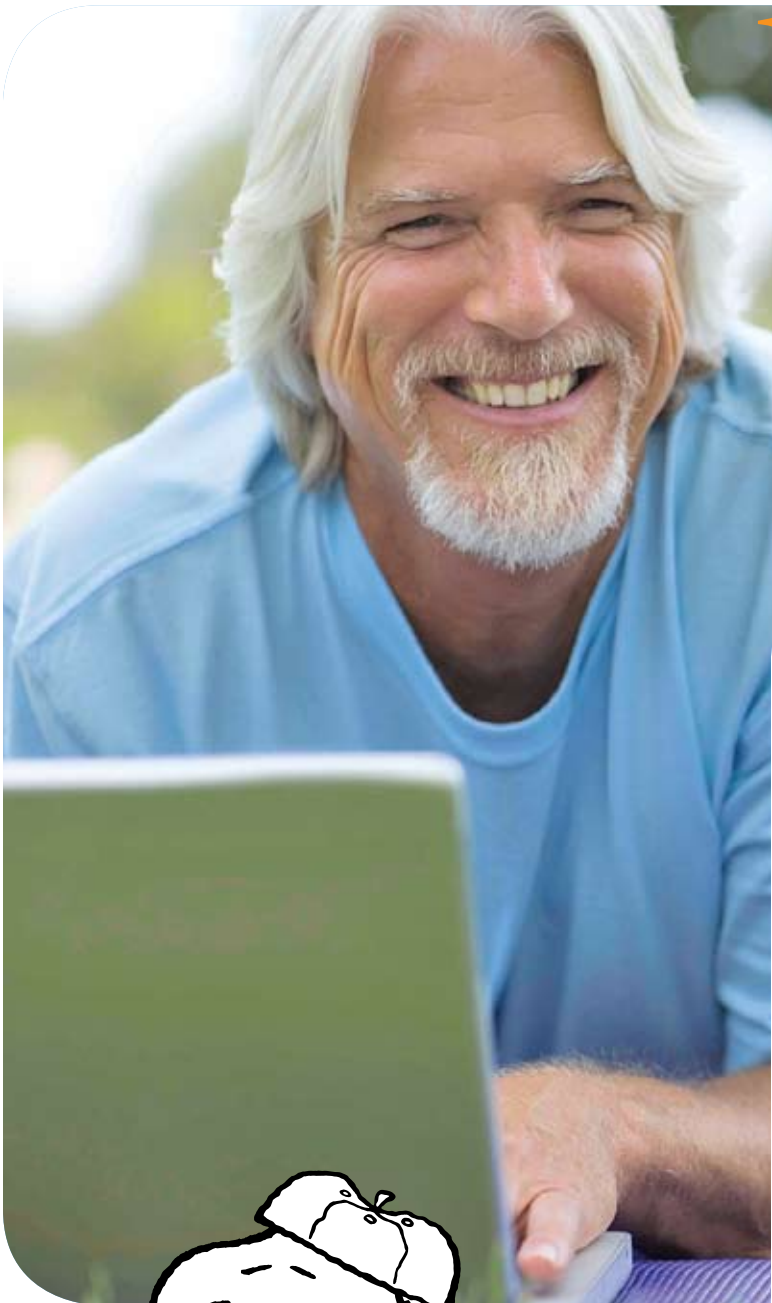


MetLife



IRA

(I'm Ready to Act)



bravo!

You've reached
the next stage
in preparing for
retirement.

FIRST STAGE: accumulating money for the future

You've taken the first steps toward a fulfilling and financially secure retirement. You've recognized the importance of saving and investing on your own and have contributed to a 401(k) or other retirement plan for many years. You may even have a company pension or profit sharing plan. Now, add everything together and you have amassed and accumulated a pool of assets for your future.

NEXT STAGE: generating income that will last a lifetime

If you have decided to quit working or cut back on the amount of time you devote to a traditional job now or some time in the future, you'll need supplemental income to support your lifestyle. That may take a bit of a mind-shift. In addition to focusing on building assets through investing, you may need to start thinking about how you'll turn your pool of assets into a stream of income that will last a lifetime.



If you are buying an annuity to fund a qualified retirement plan or IRA, you should do so for the annuity's features and benefits other than tax deferral. In such cases, tax deferral is not an additional benefit of the annuity. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration.

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

Achieving your retirement goals may mean changing your focus.

Regardless of what your retirement goals may be, you'll need income to support them. Most retirement plans are designed to help you accumulate assets – not generate income. So when you get close to retiring, you may need to change your focus from accumulation to income – and make some decisions about how to ensure that your retirement assets last a lifetime.

You have options:

- **Take the money as a lump sum.** This will trigger income taxes and a 10% federal income tax penalty if you're not yet age 59½ and have not met any exceptions.
- **Roll it into an Individual Retirement Account (IRA).** An IRA rollover allows you to transfer money from a qualified plan to an IRA without incurring current income taxes. It may also offer you more flexibility and control than other distribution options.*
- **Leave it with your old employer.** You may lose some control and access to those assets and may not be allowed to make additional contributions.
- **Transfer some and take the remainder in cash.** You will end up paying some taxes on the amount you take in cash (and penalties if you're not yet age 59½).
- **Roll it into a new employer's retirement plan.** You may be able to do this if you're starting a new job and are eligible to participate in a new retirement plan, provided your new employer's plan accepts such rollovers.

Tax results may vary depending on such factors as: the Federal and State(s)' income tax rates that may apply to you.

* However, if the rollover from the qualified retirement (other than an IRA) is not a direct rollover (i.e. trustee-to-trustee transfer), the distribution will generally be subject to a mandatory 20% federal income tax withholding requirement (and may be subject to state income tax withholding also).

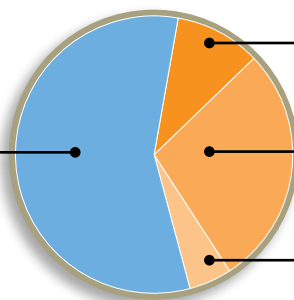
taking cash could mean curtains for a secure retirement.

Almost 50% of that money could disappear if you take a lump sum or partial distribution.

\$100,000 ACCOUNT

\$57,000 is the amount you keep

This is a hypothetical example.
For illustrative purposes only.
Tax results may vary.



\$10,000 (10% early withdrawal penalty if you're under age 59½)

\$28,000 ordinary income tax (28% tax bracket)

\$5,000 state taxes (5%)

what is a rollover?

A rollover is when you transfer your money from a qualified retirement plan (or IRA) into an IRA (or another qualified retirement plan). This allows your money to maintain its growth potential without being taxed until you take it out.¹ This can translate into potentially more money and a more fulfilling retirement.

Give you and your family a bright future – start with an IRA rollover.

- Don't pay ordinary income tax until you start taking income
- Give your investment the potential to continue to grow
- Don't take your money too early, and you won't pay penalties
- Designate your own beneficiary(ies)

You don't have to go it alone. Your MetLife Representative can help.

Besides your home, your retirement plan may very well be your largest asset. So it makes sense to manage it carefully. That's where your MetLife Representative comes in. He or she can work with you to design a retirement income strategy that takes into account your IRA and other savings generating enough income to help pay for whatever you need, for however long you need it.

Which plans can be rolled into an IRA?

If you have money in these types of retirement plans, you can roll it into an IRA without being taxed.


- Qualified retirement plans such as a pension plan, profit sharing plan, 401(k) or stock bonus plan
- Traditional IRA
- Roth IRA²
- 403(a) plan
- 457(b) plan
- 412(i) plan
- SEP IRA
- SIMPLE IRA (restrictions apply)

¹ A rollover from the qualified retirement (other than an IRA) is generally subject to a mandatory 20% federal income tax withholding requirement unless it is a direct rollover (i.e. trustee-to-trustee transfer). The rollover may also be subject to state income tax withholding.

² However, a Roth IRA can only be rolled over into another Roth IRA.



spotlight on-
tax-free income
at retirement!



why you may want to
consider *funding* your
retirement with a



Roth IRA

You may want to consider opening a Roth IRA. While the contributions are not deductible, a Roth IRA provides you with tax-free income at retirement provided certain conditions are satisfied.

2010 is prime time to learn about Roth IRAs. Many individuals have wanted to convert a Traditional IRA to a Roth IRA, but were not eligible because their income exceeded the income limitations for making conversions. In 2010 these income limits will be repealed and high wage-earners will have a golden opportunity to create a vehicle which will not only generate tax-free income at retirement but also not have any required minimum distributions.

CONVERTING A TRADITIONAL IRA TO A ROTH IRA CAN BE RIGHT FOR YOU IF:

- You believe you'll be in a higher tax bracket once you retire then you'll benefit from paying taxes now at a lower tax bracket
- You can pay the income taxes on the conversion from a source other than the IRA itself
- You don't need the assets in the next 5 years
- You expect to have a significant taxable estate and you'd like to reduce it by the income tax paid on the amount converted that not only has the potential to generate tax-free income at retirement but also will not have any required minimum distributions during the owner's life. However, the after death required minimum distribution rules will still apply.

When you convert to a Roth IRA, you will have to pay ordinary income tax on all your pre-tax contributions and tax deferred earnings. For conversions involving annuity contracts, the taxable amount is based on the entire value of the contract, which may include, in addition to the account balance, the actuarial present value of any additional benefits (living and death benefits) provided under the contract along with the addition of certain loads and charges, which were deducted from the account balance during the immediately preceding 12 months. If you convert before attaining age 59½ and pay the taxes attributable to the conversion out of the assets of the IRA being converted, you may be subject to a 10% federal income tax penalty on the assets used to pay the tax.

MEET JAMES AND DIANE FULLER
HYPOTHETICAL CASE STUDY #1

Both are 65 years old ●

Plan to retire this year ●

Want to make sure their
retirement savings last for as long ●
as they need it to

“we want to *continue*
living life to the fullest.

are we ready
to retire?”



“We’d like to maintain our current lifestyle. Will we have enough money to do that – for as long as we live?”

Many people underestimate how long they’ll live, and therefore how long they need their income to last. You may live longer than you think, so it’s best to be prepared – with a strategy that provides you with enough income to last your lifetime.

“We’ve worked hard to build our retirement savings. Now we’re ready to enjoy it.”

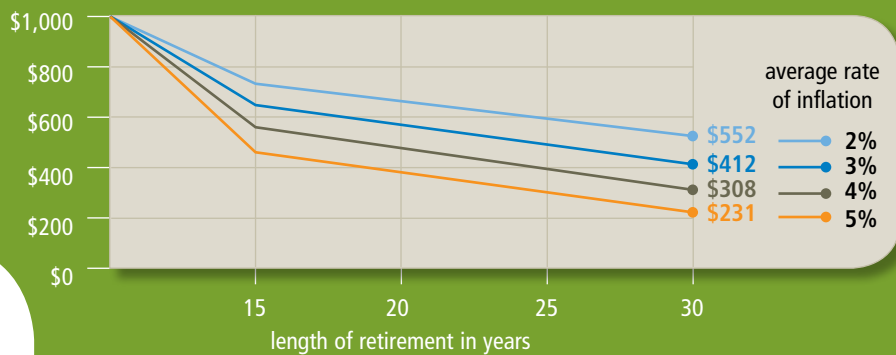
The Fullers may need more money than they think– because of inflation.

To enjoy the lifestyle they want, the Fullers may need to do more than take income from their retirement savings. They may need to invest at least part of their assets in stocks, which can give them the potential to outpace inflation. Otherwise, as the years go by, even a low rate of inflation can eat away at their purchasing power – leaving them with less money in the end.

LENGTH OF RETIREMENT IN YEARS

An inflation rate of only 2% can make \$1,000 seem like \$552 in 30 years.

Hypothetical illustration. Average inflation rates used do not reflect actual rates.



PERCEPTION¹:

- 50% of workers believe they are very likely to live to age 85
- 10% believe they are very likely to live to age 95

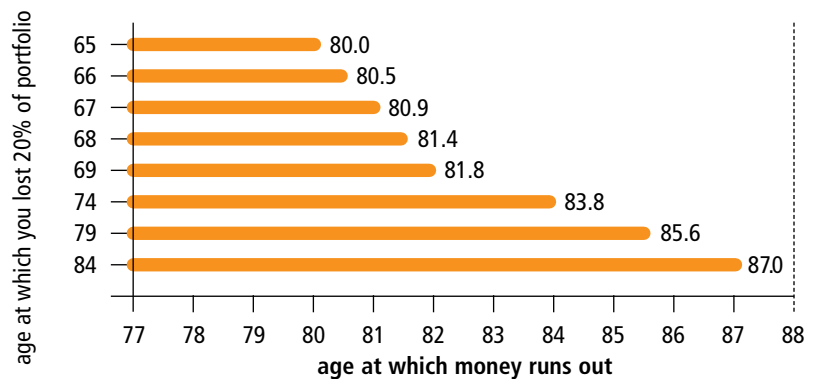
REALITY²:

- The Fullers have a 50% chance of one of them living past age 92
- They have a 25% chance of one of them living past age 97

¹ Source: EBRI, April 2008

² Source: Society of Actuaries Annuity 2000 Tables

THE IMPACT OF A MARKET DECLINE



Source: Moshe A. Milevsky, Ph.D., 2007

“We’re looking forward to doing the things we want. And we’d rather not have to worry about money.”

If the market cooperates, the Fullers probably won’t have to worry about money. But what happens if the market declines early in their retirement?

Investing in the stock market may be a good way to help keep pace with inflation. But the market is unpredictable. A market downturn in the first few years of their retirement could cause the Fullers to run out of money sooner than expected. Let’s say the Fullers retire at age 65 with \$100,000. They begin withdrawing \$7,000 a year while earning a nominal 8%. Each year they increase their withdrawal amount by 3.5% to keep up with inflation. They would run out of money within 22 years, or at age 87.9. However, if their portfolio is “shocked” in one single year by a loss of 20%, they will run out of money much sooner.

All annuity guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The Fullers have decided to transfer a portion of their IRA assets to another IRA (or other qualified retirement plan) that offers a retirement income solution that can give them guaranteed lifetime income, such as an annuity. That way, part of their income will be guaranteed to help manage longevity and market risk, while the amount that remains in their IRA can account for inflation and any unexpected expenses that may arise.

MEET LARRY AND BETH TURNER HYPOTHETICAL CASE STUDY #2

Larry is age 61; Beth is age 54

Have enough assets for retirement so they don't need Larry's \$100,000 401(k)

Want to pass that \$100,000 on to their son, Tim, and potentially their grandchild, Emily, using a stretch IRA*



HOW THE STRETCH IRA WORKS: HYPOTHETICAL CASE STUDY¹

Initial Investment:	\$100,000
Total Distributions Received:	\$12,318
Federal Income Tax Paid:	\$3,449
Total After Taxes:	\$8,869
Years in Distribution:	2
Account Balance:	\$172,738

LARRY: HUSBAND

At age 61, Larry rolled his 401(k) account balance of \$100,000 into a traditional IRA. At age 70½, Larry begins taking RMDs.

Upon Larry's death at age 71, his account balance was \$172,738. The RMD due in the year of Larry's death must be taken.

Total Distributions Received:	\$46,885
Federal Income Tax Paid:	\$13,128
Total After Taxes:	\$33,757
Years in Distribution:	5

BETH: WIFE

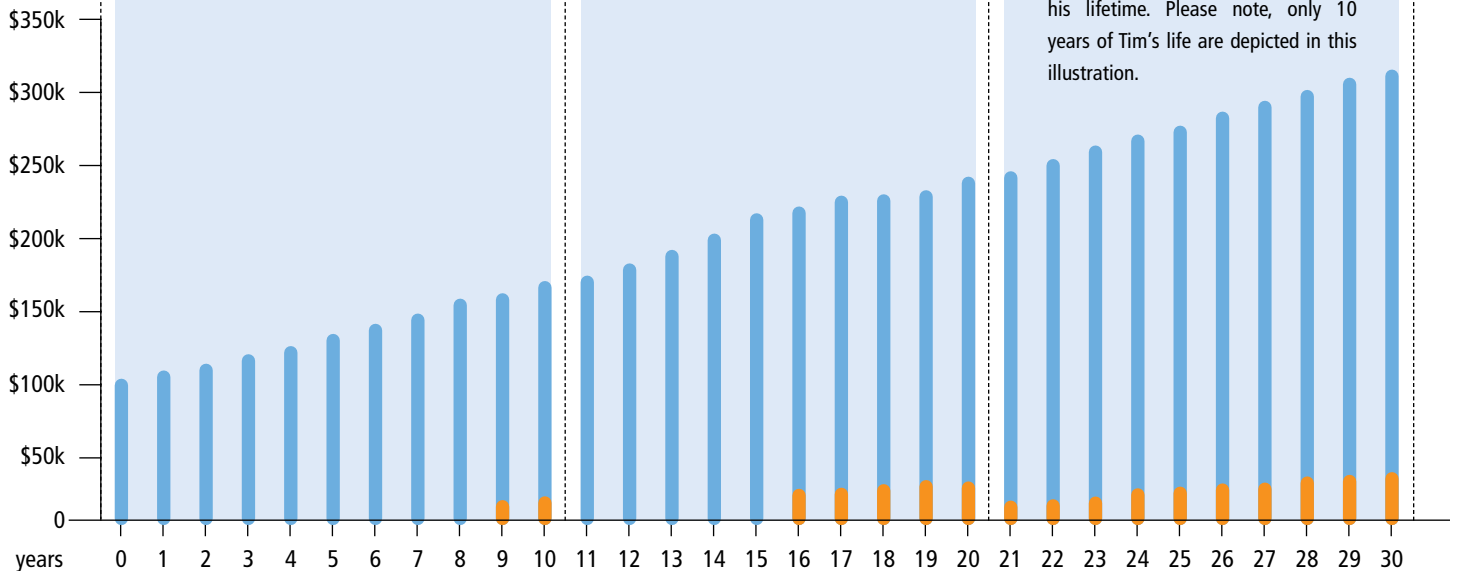
Beth, now age 64, elects to treat the IRA as her own and does not continue taking distributions.

At age 70½, Beth begins taking RMDs. Beth dies at age 74 with a \$255,935 account value.²

Total Distributions Received:	\$88,259
(in 10-year period illustrated)	
Federal Income Tax Paid:	\$24,713
Total After Taxes:	\$63,546
Years in Distribution:	Remainder of Tim's Life (only 10 years illustrated)

TIM: CHILD

Tim, age 45 upon Beth's death, maintains the account as an Inherited IRA and names his daughter Emily as his beneficiary. He receives distributions based on his life expectancy and can continue distributions throughout his lifetime. Please note, only 10 years of Tim's life are depicted in this illustration.



*In addition to the possible estate taxes that may be imposed at your death, the generation skipping transfer tax may apply if you name your grandchild as the beneficiary of your IRA.



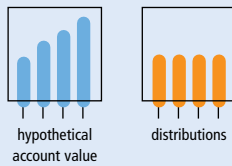
“We’ve decided to pass our assets along to our child and grandchild.”

Since the Turners don’t need Larry’s 401(k) money for retirement, they’ve decided to work with their financial professional to pass a majority of it on to their loved ones.

One of the ways the Turners could stretch out the distribution payments over their lifetimes and potentially their beneficiaries’ lifetimes is to use a stretch IRA. A stretch IRA allows the beneficiaries – and potentially their beneficiaries – to receive the value of the IRA in a series of payments throughout their lives. IRA distributions to the beneficiaries will be taxed at ordinary income tax rates.

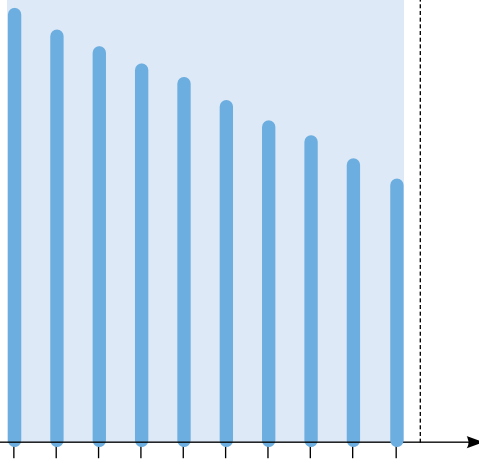
A stretch IRA allows the beneficiaries to:

- Name a new beneficiary who can continue to receive distributions if there is money left in the IRA
- Minimize current taxes by taking only the annual required minimum distributions
- Continue the IRA’s tax-deferred status
- Control the amount of income they receive in case they need more than the minimum amount



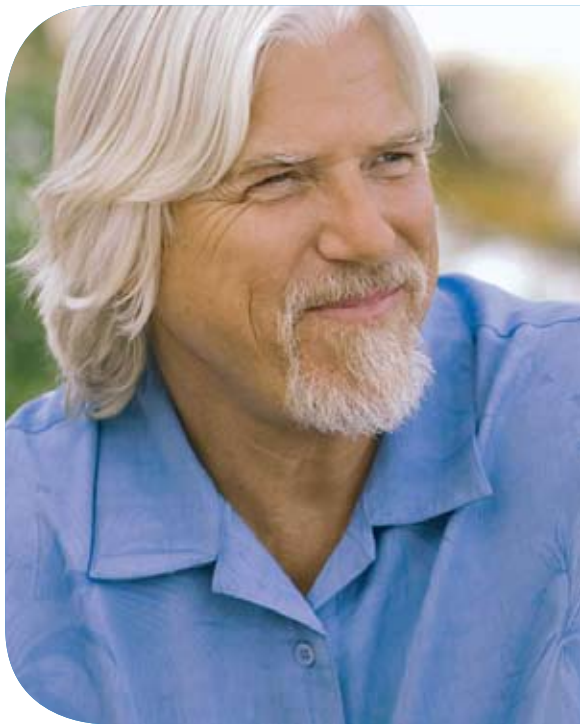
EMILY: GRANDCHILD

Upon Tim’s death, his daughter Emily can continue distributions based on the remainder of Tim’s life expectancy. Emily can receive distributions until such a time that the account value has been completely distributed.



ASSUMPTIONS

- Hypothetical account value growth was compounded at 6% net growth annually. These results are for illustrative purposes only and do not reflect the return associated with any actual investment.
 - Federal income tax assumes a 28% tax rate. State income taxes may also apply. Taxes paid will be at ordinary income tax rates and will depend on your marginal tax rate then current for the year distributions are received.
- 1 This illustration depicts year-end values, assumes there is no change in the current tax law, does not take into account the impact of inflation or additional expenses and does not reflect the fees and charges of any product. The hypothetical does not reflect the impact of any state income taxes
 - 2 This illustration assumes that the total estate is large enough to be subject to estate taxes.



why choose MetLife?

MetLife is dedicated to helping build financial freedom for everyone.

1 Metropolitan Life Insurance Company and its affiliates

2 www.metlife.com, "Supporting Country and Community"

3 MetLife Publication, 1946: "About Our Work in '45"

4 Robert H. Benmosche, MetLife, Inc. Chairman & CEO, July 1998 to March 2006, Public Statement 9/14/01

5 MetLife Annual Report, December 2008

6 FORTUNE 500®, December 2008. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.

7 FORTUNE® magazine, Most Admired Companies, March 16, 2009 issue

MetLife¹ has a long history of leadership and integrity:

- Began its operations in 1868
- Paid claims and cash surrenders throughout the Great Depression, while banks were closing their doors²
- Made the largest contribution to the U.S. war effort in World War II of any single investor³
- On September 11, 2001, MetLife responded quickly and decisively to the tragedy (first claim paid on 9/14)⁴ and invested \$1 billion in the U.S. economy

All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

Today MetLife is one of the most trusted names and well-respected brands in the world:

- Over 70 million customers worldwide⁵ and over 90 of the nation's top one hundred FORTUNE 500^{®6} companies trust MetLife to provide the financial tools and protection they need to live life to the fullest.
- MetLife named the best-managed insurance company of 2008 by Forbes Magazine.⁷

I'm Ready to Act

You've successfully saved for retirement. Now it's time to take action, prepare for the retirement you want and make sure you have the income you need for as long as you live.

Now it's time to develop a strategy to turn those assets into income.

Call your MetLife Representative today. Together, you'll develop a comprehensive income strategy to help you achieve your unique vision of retirement.



Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% federal income tax penalty. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

Pursuant to IRS Circular 230, MetLife, and where applicable New England Financial, are 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.

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