

Workplace Benefits

Enhanced Benefits for Today's Workforce



MetLife®

Strength, Selection and Service

MetLife has been a pillar of strength for 140 years. We are a leader in the financial services industry and our service sets us apart. Our goal is to not only meet your expectations but to exceed them.

Did You know that MetLife:

- Serves 90 of the top one hundred FORTUNE 500® Companies¹
- Has more than 70 million customers worldwide

why
MetLife?

Why MetLife for Workplace Benefits?

MetLife is a leader in offering employee benefit solutions. We can help you design a program that will maximize value to both you and your employees.

MetLife is a market leader in many employee benefit programs, including:

- #1 US Life Insurer²
- Ranked #1 in Group Life³
- Ranked #1 in Commercial Dental⁴
- Ranked #2 in Group Disability⁵
- Ranked #1 in Group Auto and Home⁶

We offer industry leading Group Products that provide maximum value to employers.

Our comprehensive Voluntary Products allow employees the opportunity to take advantage of benefits that matter most to them.

Benefit Offerings

The following is an overview of the products we can make available:

Group Products ►

MetLife Dental Insurance

- Preferred Provider Organization (PPO) plans, including:
 - Copay plans⁷
 - Graduating dental benefits⁸
 - Full Service Dental for Retirees
- Indemnity plans
- Multi-Option features

MetLife Life Insurance

- Term Life: Basic, Supplemental, and Dependent Life Insurance solutions that serve as the foundational elements of a company's benefit offering and the building blocks of an employee's financial plan.
- Special Risk: Accidental Death and Dismemberment (AD&D) and Business Travel Accident (BTA) Insurance provide benefits for covered accidents
- Permanent Life⁹ Group Variable Universal Life (GVUL), life insurance protection combined with a tax-deferred investment option for employees, and Group Universal Life (GUL), life insurance with a fixed savings component
- Speciality products: Retiree Life Funding Solutions, Executive Life Insurance, Non-qualified Executive Benefits

MetLife Disability Income Insurance

- Flexible provisions help control employers' benefit costs
- Return-to-Work Incentives, where appropriate, such as: Rehabilitation Program Incentive, Family Care Incentive, Work Incentive, and Moving Expense Incentive
- Contributory or non-contributory plans for employers with 10 or more employees

Why MetLife for Group Benefits?

- More than 36,000 companies¹⁰ offer dental benefits through MetLife.
- PDP network turnover is consistently less than 1.5% per year, 1.32% in 2007.¹⁰
- 99% of PPO claims processed within 10 days — with 99% accuracy.¹⁰

- 92% of group customers are satisfied with MetLife's implementation of their new plan.¹¹
- 97% of customers are satisfied or very satisfied with MetLife overall.¹¹
- 91% of customers are satisfied with their MetLife Short Term Disability plan.¹²
- 95% of our customers are satisfied with their MetLife Long Term Disability plan.¹²
- 98% approval rate for Social Security claimants disabled 5+ years.¹²

Voluntary Products ►

Trustmark Insurance Company

MetLife, through our agreement with Trustmark, is pleased to be able to offer these products to you as a valuable addition to your overall benefits program:

LifeEvents Universal Life Insurance (with an accelerated death benefit rider for Long Term Care)

- 2x death benefit for Long Term Care
- Benefit restoration
- Streamlined underwriting process
- Automatic guaranteed issue annual increase offer
- Family members can enroll
- Benefit amount to \$300,000
- Competitive pricing and 100% portable

Critical Illness/Cancer Insurance

- Lump sum benefit paid upon first diagnosis of a covered critical illness
- Ability to choose Critical Illness only, Cancer only, or a combination of both
- Benefit amount up to \$100,000
- Family coverage available
- Competitive pricing and 100% portable

Disability Income Insurance

- Individual benefit design
- Multiple elimination periods
- Two year maximum benefit duration
- Up to 60% of income protection
- Streamlined underwriting process
- Competitive pricing and 100% portable

Accident Insurance

- Three Hospital Benefit Plan options
- 24-hour and Non-occupational coverage
- Catastrophic Accident, Accidental Death and Loss of Work/Strike available
- Streamlined underwriting process
- Family coverage
- Competitive pricing and 100% portable

Texas Life Insurance Company

MetLife, through our agreement with Texas Life, is pleased to be able to offer these products to you as a valuable addition to your overall benefits program. O8M204-C 1157 (expires 12/31/2010):

VPL-Plus (Voluntary Permanent Life)

- Guaranteed Death Benefit¹³
- Guaranteed Level Premiums
- Guaranteed Cash Values
- Guaranteed Paid-Up Insurance at age 70 (After 20 years for issue ages 51-70)
- Accelerated Death Benefit up to 92% (Conditions Apply)

PureLife (Flexible Premium Life)

- High Death Benefit
- Accelerated Death Benefit up to 92% (Conditions Apply)
- Minimal Cash Value
- Guaranteed Death Benefit to age 121¹³
- Refund of Premium for last 5 years when employee surrenders policy if the premiums paid by the employee when the policy was purchased ever increase (Conditions Apply)

MetLife Voluntary Products

Not available in all states:

MetLife Auto & Home® Insurance¹⁴

- Auto and Motorcycles
- Boat, Recreational Vehicles
- Landlord's Rental Dwelling
- Home, Renters, Condo
- Personal Excess Liability (Umbrella)

Hyatt Legal Plans¹⁵

- Preparation of wills & trusts
- Identity theft defense
- Debt collection defense
- Traffic offenses
- Document preparation & review
- Family Law - including adoption and name changes
- Telephone advice and office consultation for an unlimited number of personal legal matters

Why MetLife for Voluntary Benefits?

- MetLife is committed to enabling employers to offer a comprehensive array of voluntary employee-paid benefits and group employer-paid benefits.
- MetLife utilizes a consultative enrollment approach. One-on-one counseling sessions for every employee is important to help them make informed decisions about their benefits.
- Implementing a comprehensive voluntary benefits strategy can help enhance employee morale and motivation, which can lead to improved productivity and retention of staff.

Additional Capabilities:

Through strategic relationships with additional service providers, MetLife can offer employee benefit solutions that can supplement your existing plans:

- Section 125/ FSA Plan and COBRA Administration through Ceridian
- Core Benefits Communication/Statements
- Dependent Audits

Trustmark Insurance Company, Texas Life Insurance Company and Ceridian are not affiliated with MetLife, and their products and services are offered through an unaffiliated arrangement through Enterprise General Insurance Agency (EGA), 300 Davidson Avenue, 1st Fl-East Wing, Somerset, NJ 08873.

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¹ Source MetLife Annual Review, 2007

² Life Insurance in-force as of year-end 2007, AM Best Company, Inc., June 2008

³ As of Q2 2008, LIMRA, October 2008 (includes specialty products - COLI, BOLI, TOLI)

⁴ Based on sales lives as of FY2006, MetLife Market Research, October 2007

⁵ As of Q3 2008, LIMRA, December 2008

⁶ Based on inforce premiums as of FY2006, MetLife Market Research, September 2007

⁷ MetLife PDP Copay plans are only available to groups with 500 or more eligible employees. Copay plans are not available for insured cases in Texas, including plans situated in Texas or covering Texas residents. Copay plans are also not available for insured cases in Connecticut.

⁸ Available for groups with 10 or more eligible employees, excluding Copay plans and Full Service Dental for Retirees.

⁹ To age 95. In some program designs, if the GVUL or GUL group contract is terminated, employees' GVUL coverage may also be terminated, even after separation from employment or in retirement.

¹⁰ MetLife data as of May 2008.

¹¹ MetLife Mid/Large Market Case Implementation Client Satisfaction Study, second quarter 2007. Based on responses from those who participated in and responded to the survey.

¹² MetLife Data YTD Q3 2007 based on audit results from standard QM sampling methodology.

¹³ As long as the necessary premiums are paid. After the guaranteed period, premiums may go down, stay the same or go up.

¹⁴ Coverage underwritten by MetLife Auto & Home, a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. Not available in all states.

¹⁵ Group Legal Plans provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In some states, the plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. Payroll deduction required. Minimum group size is 500 benefit eligible employees.

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Most insurance policies contain exclusions, limitations, reduction of benefits, surrender charges and terms for keeping them in force. Your representative can provide you with costs and complete details.

VPL-Plus is issued and distributed by Texas Life Insurance Company, 900 Washington Avenue, Waco, TX 76703. Policy form number PWLSEV-NI-05. Guarantees are subject to product terms, exclusions and limitations, and the insurer's claim-paying ability and financial strength.

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Disability Income Insurance is issued by Trustmark Insurance Company, 400 Field Drive, Lake Forest, IL 60045. Policy form number D-902.

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