MetLife Promise Whole Life℠

a foundation for life
Discover the flexibility of life insurance. Let it help you protect your family and accumulate and transfer wealth — now and in the future. Be free to live life, your way.
The reason so many people purchase life insurance is to ensure that after they’re gone, the promises they made to their loved ones are delivered. Promises like replacing lost income, providing for the next generation, and paying for a child’s or grandchild’s education. The security it helps provide is very important but, depending on your needs, whole life insurance can do more. MetLife’s promise to you is to ensure that the premiums you spend on whole life insurance not only protect your family if something should happen to you, but can also help you meet various future financial obligations while you’re still living.

Whole Life may be right if you:

- are looking for the security that comes with long-term, guaranteed protection
- would like level premiums
- are interested in cash value that is guaranteed to build in your policy like equity might build in a home — and can be accessed throughout your life
- would like the opportunity to set aside additional money on a tax-favored basis
- are looking for potential dividends that may be used to accumulate cash value and increase your death benefit over time

1 Guarantees apply to MetLife Promise Whole Life’s guaranteed death benefit, cash value and premiums and are subject to product terms, exclusions and limitations and the claims-paying ability and financial strength of the issuing insurance company. Request a specimen policy for additional details.

2 Accessing cash values will reduce the values in the policy.

3 Dividends are not guaranteed.
Did you know that Whole Life policies have a cash value accumulation feature? This means that cash value builds within the policy like equity might build within a home. Assuming that the policy is properly funded and does not exceed federal income tax limits, this cash value accumulates on a tax-deferred basis and can be accessed at any time throughout your life. While accessing these funds reduces the policy’s cash value and death benefit, the money can be used for more current needs, such as to supplement your retirement income.

The following pages provide information on the advantages Whole Life offers. Your financial professional can work with you to review your personal circumstances and help you decide whether Whole Life alone or in combination with other policies is the right insurance choice for your needs.

MetLife Promise Whole Life insurance helps offer security and comfort that comes from knowing your family is protected. But it also provides a guaranteed death benefit, a guaranteed cash value and a guaranteed level premium that together help provide the financial stability you need now.

What’s more, you’ll also enjoy the potential to receive dividends, which can increase your death benefit and cash value, decrease your premium payments over time, or serve as another source of income.

Hypothetical example for illustrative purposes only. Actual results will vary. Dividends are not guaranteed.

4 Tax-free distribution assumes that the life insurance policy is properly funded and not classified as a Modified Endowment Contract (MEC). Withdrawals are made up to the cost basis and policy loans thereafter. If the policy is a MEC, cash value is taxable upon withdrawal and if withdrawn before age 59½, a 10% federal income tax penalty may apply. If a policy should lapse or be surrendered prior to the death of the insured, there may be significant tax consequences.
Cash value life insurance can be a powerful solution to many of your needs by providing life insurance protection, in addition to policy cash value, which can be a potentially valuable asset.

Whole Life

*provides protection and guarantees*

Designed to help you and your loved ones meet your goals for financial protection, as well as additional financial obligations while you’re alive, MetLife Promise Whole Life offers the advantages of:

**Guaranteed Death Benefit**
When you die, your beneficiary(ies) will receive at least the face amount of your insurance policy, which is income-tax free. This is assuming that premiums are paid on time and you do not have outstanding loans, which can decrease the death benefit.

**Guaranteed Level Premiums**
Premiums are guaranteed to never increase for the life of the contract, regardless of your age or health.

**Guaranteed Cash Value**
This amount will grow throughout the life of your policy until it equals your face amount of insurance at age 120. You have tax-advantaged access to this cash value throughout your life and can use it for any reason including emergency expenses, children’s education costs or supplemental retirement income. Policy withdrawals and loans decrease the death benefit.
MetLife Promise Whole Life is eligible to receive dividends. These dividends can enhance your policy’s death benefit and cash value with no additional out-of-pocket costs to you.

Potential Dividends Offer Growth
Dividends are a way for MetLife to share part of its favorable financial results and may be paid to Whole Life policyholders each year, beginning after the second policy anniversary. The MetLife companies that issue MetLife Promise Whole Life have a strong history of paying dividends.

Using Your Dividends
Depending on your needs, you can use them:
• to purchase additional paid-up insurance
• as an ongoing source of cash
• to offset the cost of your premiums
• to accumulate with interest

Your financial professional can help explain these options and recommend one that is right for you. Consulting your tax advisor will help you understand the tax implications, if any, of the option you choose.

5 Dividends are not guaranteed.
Optional Riders

Whole Life can be further customized with optional riders that can provide additional protection for you or your family. Your financial professional can help determine if these riders are right for you.

protection for an ongoing or terminal illness, injury or disability

**Enhanced Care Benefit** allows the policy owner to accelerate up to 90% of the death benefit, which can be used to pay for ongoing care if the insured develops a prolonged illness.7

**Acceleration of Death Benefit Rider** will provide the policy owner access to all or a portion of the available death benefit should the insured become terminally ill as defined by the rider.7

**Applicant’s Waiver of Premiums Benefit** waives the premiums on a policy that insures the life of a juvenile, if the adult applicant becomes totally disabled or dies prior to the policy anniversary when the adult applicant turns age 60.8

**Disability Waiver of Premiums Benefit** waives premiums should the insured become totally disabled (as defined by the rider) for a continuous period of at least six months.

Optional Riders

Whole Life can be further customized with optional riders that can provide additional protection for you or your family. Your financial professional can help determine if these riders are right for you.

**The Enricher Rider** allows you to purchase additional whole life insurance inside your policy. This lets you increase your coverage and cash value over time as your needs change, without having to re-apply. This rider is not available if the Flex Term Rider is added to the policy.

**Accidental Death Benefit Rider** provides additional insurance, usually equal to the face amount of your policy, if death occurs as the result of an accident.

**Children’s Term Rider** provides term insurance coverage on each of the insured’s children, step-children or legally adopted children who are at least 15 days old and under age 18.

**Flex Term Rider** increases affordability by adding a term insurance component to the whole life policy. You can purchase more coverage for less premium than a whole life policy for the same total death benefit amount. This rider is not available if The Enricher Rider is added to the policy.

**Guaranteed Insurability Rider** gives you the right to purchase additional permanent life insurance on the insured at set option dates without evidence of insurability.

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6 There may be an additional charge for optional riders. Certain age and state availability restrictions may apply. State variations may apply. Coverage is subject to rider terms and conditions.

7 Any benefits received under this rider may adversely affect the recipient’s eligibility for public assistance programs; and the benefits received under this rider may be taxable.

8 This benefit applies only to the premiums due before the policy anniversary when the insured reaches attained age 25 or to the end of the premium paying period, if earlier.
This product is a life insurance policy that accelerates the death benefit on account of chronic illness, and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy.

Descriptions of the policy features and options are only partial; for complete details and limitations ask to see a specimen policy.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

MetLife Promise Whole Life is issued by MetLife Insurance Company USA on Policy Form SE-12-10 and in New York only by Metropolitan Life Insurance Company on Policy Form 1-15-13-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

**Whole Life Insurance Products are:**
- Not A Deposit
- Not FDIC-Insured
- Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union

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**MetLife**

**MetLife Insurance Company USA**
11225 North Community House Road
Charlotte, NC 28277

**Metropolitan Life Insurance Company**
200 Park Avenue
New York, NY 10166
metlife.com

1511-318019 CS   CLWL314956
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