



# MetLife Retirement & Income Solutions

For the decisions of a lifetime

---

## An expert-to-expert approach.

Our associates are empowered decision-makers who always strive to do the right thing. And an expert-to-expert consultative approach enables us to develop financial solutions that are designed to build, protect and grow wealth for the long term. Our team is also deeply familiar with the frequently changing regulatory environment facing our clients and can help guide you in preparing for the potential impact of regulatory shifts.

---

## Your partner for a more secure future.

MetLife Retirement & Income Solutions is here to help institutional clients navigate constantly shifting markets in order to create a more secure future for all those who rely on you to do just that.

Every day, our customers make decisions that impact the lives and financial futures of hundreds – even thousands – of people. To say it's an extraordinary responsibility is an understatement. And it's made it even more challenging by today's increasingly dynamic and unpredictable markets. Never have your choices been more complex or the results more long-lasting. How best to manage this uncertainty? With an experienced partner that has a true understanding not only of the markets, but also of you and your institution.

Over the course of more than 150 years, clients have turned to the MetLife enterprise to navigate through the market's constant shifts. Our team has developed, evolved, and refined a disciplined, long-term approach to creating investment opportunities, protection strategies and guaranteed income solutions. We've done so by accumulating decades of knowledge, listening intently to our customers and putting you and your clients first. This combination of experience and empathy, paired with our financial strength, results in a committed partner with a proven ability to anticipate market shifts and successfully navigate them.

 **MetLife** | Retirement & Income Solutions

Stable Value | Pension Risk | Annuities | Life Insurance



Group insurance contracts can be issued by Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166 or Metropolitan Tower Life Insurance Company, 5601 South 59th St., Lincoln, NE 68516. Like most group insurance contracts, MetLife enterprise group insurance contracts contain exclusions, limitations, exceptions, reductions of benefits, waiting periods, charges and terms for keeping them in force. Ask a MetLife enterprise representative for costs and complete details.

All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company or Metropolitan Tower Life Insurance Company. For current ratings information and a more complete analysis of the financial strength of Metropolitan Life Insurance Company and Metropolitan Tower Life Insurance Company, please go to [www.metlife.com](http://www.metlife.com) and click on "About Us," "Company Ratings."

L119520174[exp1220][All States] ©2019 MetLife Services and Solutions, LLC