

LIFE | WHOLE

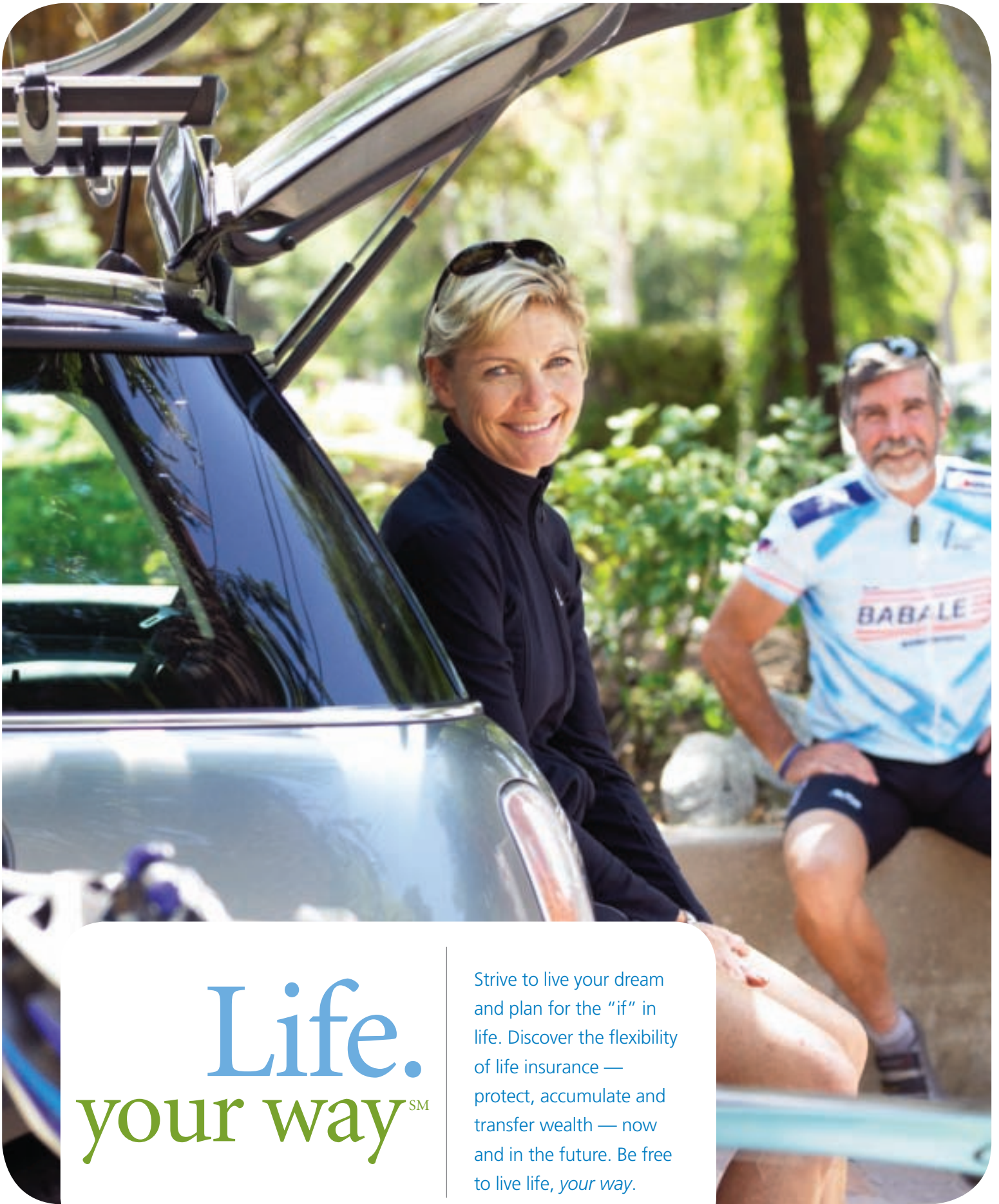
MetLife Promise Whole Life<sup>SM</sup>



**MetLife**



a foundation for **life**



# Life. your way<sup>SM</sup>

Strive to live your dream and plan for the “if” in life. Discover the flexibility of life insurance — protect, accumulate and transfer wealth — now and in the future. Be free to live life, *your way*.

*Whole Life may be*

**right**  
if you:

- are looking for long-term guaranteed<sup>1</sup> protection
- would like level premiums
- would like the opportunity to set aside additional money on a tax-favored basis
- are interested in a cash value that is guaranteed to grow throughout the life of your policy and may eventually be more than what was paid into the policy
- are looking for dividends that may be used to increase your cash value and death benefit over time<sup>2</sup>

The reason so many people purchase life insurance is to ensure that after they're gone, the promise they made to their loved ones is delivered. Promises like replacing lost income, providing for the next generation and paying for a child's or grandchild's education. These goals are very important but, depending on your needs, life insurance can do more. Making sure that the premiums you spend securing your family's future by purchasing Whole Life insurance protection are constantly working to help your loved ones meet future obligations is MetLife's promise to you.

#### **LET THE METLIFE LIFE INSURANCE SELECTOR<sup>SM</sup> WORK FOR YOU**

MetLife can help make the right decision with the MetLife Life Insurance Selector. This innovative process will help you focus on your most important financial objectives. Your financial professional can walk you through the Selector's brief questionnaire that will help you determine the most appropriate life insurance policy or policies for your individual needs.

<sup>1</sup> 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.

<sup>2</sup> Dividends are not guaranteed.

**Did you know** that Whole Life policies have a cash accumulation feature? Assuming that the policy is properly funded and does not exceed federal income tax limits, the cash value in your policy accumulates on a tax-deferred basis and can be withdrawn or taken out as a tax-free loan.<sup>3</sup> Loans and withdrawals reduce the policy's cash value and death benefit. You can use this money to supplement your retirement income or for any reason you see fit.

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.

# WHOLE LIFE

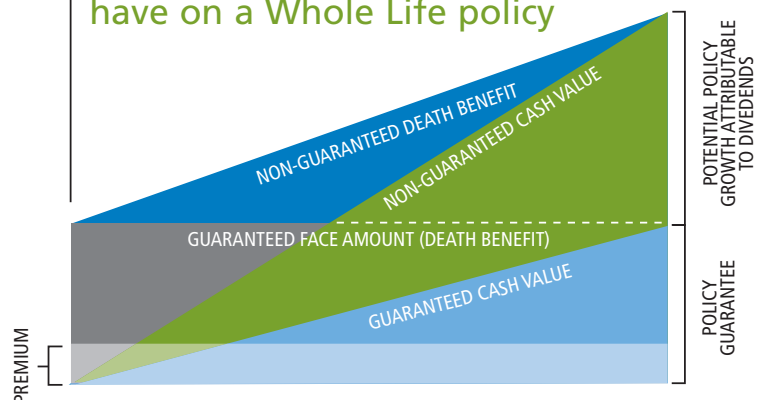
Whole Life insurance offers the assurance and confidence that comes from the guarantees it provides. These include a guaranteed death benefit, a guaranteed cash value and a guaranteed level premium. The protection Whole Life offers provides a measure of financial stability.

What's more, you'll also enjoy the potential to receive dividends, which can increase the value of your death benefit and cash value.

## The locked-in guarantees and stability of Whole Life



## The impact dividends can have on a Whole Life policy



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

<sup>3</sup> 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.



*The guarantees that Whole Life* provides

Designed to help you and your loved ones meet your goals for financial protection, wealth transfer and cash accumulation, **MetLife Promise Whole Life** offers the advantages of:

**Guaranteed Death Benefit**

Your beneficiary(ies) will receive at least the face amount of your insurance policy upon your death, assuming you do not have outstanding loans and premiums are paid on time.

**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 can access the guaranteed cash value of your policy through policy loans at any time and use it for any reason including emergency expenses, children's education costs or supplemental retirement income. Policy withdrawals and loans decrease the death benefit.

**Guaranteed Level Premiums**

Premiums will never increase as they are guaranteed to remain the same for the life of the contract, regardless of your age or health.

Cash value life insurance can be a powerful solution to many of your needs providing life insurance protection, in addition to cash value inside of the policy, a potentially valuable asset within your portfolio.



# Plus dividends

MetLife Promise Whole Life is eligible to receive dividends. While your policy guarantees a minimum death benefit and cash value, dividends are not guaranteed. When declared, they can provide the potential to enhance your policy's death benefit and cash value.

### Understanding Your Dividend Opportunity

Dividends are a way for MetLife to share part of its favorable results and, although dividends are not guaranteed, they are typically paid to Whole Life policyholders each year, beginning after the second policy anniversary, and can be used in a variety of ways.

### Using Your Dividends

As a policyholder, you can decide how to use 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

**You can change your dividend option at any time.**

#### DIVIDEND OPTIONS AT-A-GLANCE

Dividend option:	How it works:
Additional Paid-Up Insurance	Your dividends are used to purchase additional life insurance inside your policy, which increases your policy's overall death benefit and cash value without increasing your premiums.
Paid in Cash	You will receive a check each year equal to the full amount of your dividends.
Premium Reduction	Your dividends will be applied toward the payment of your premium. You pay only the difference, if any, between your total premium and your annual dividend and you can direct where any excess dividend should go.
Dividends to Accumulate with Interest	Your dividends are left on deposit with MetLife to earn interest and grow over time. The total value of your dividends plus interest is added to your death benefit at death or to your cash value upon surrender.

Your financial professional can further explain your dividend options and recommend one that is best suited to your needs. You should also consult your tax advisor to better understand the tax implications, if any, of your chosen dividend option.

## Optional Riders<sup>4</sup>

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 you and your family

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

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

**Flex Term Rider** adds a term insurance component to the Whole Life policy. Once a total amount of Whole Life and term has been determined, the term component may decrease as the premium and dividends, if payable, are used to purchase additional paid-up insurance. Eventually, the term component may be completely replaced with paid-up insurance. The rider allows you to purchase more coverage for less premium than a Whole Life policy for the same total amount of death benefit.

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

**The Enricher Rider<sup>®</sup>** allows you to pay extra premiums, which purchase additional amounts of paid-up permanent life insurance. This gives you flexibility to increase your coverage and cash value over time as your needs change, without having to re-apply. The additional insurance will increase your death benefit and your cash value, while also earning dividends. This rider is not available if the Flex Term Rider is added to the policy.

## protection for terminal illness, injury or disability

**Accelerated Death Benefit Rider** will provide all or a portion of the policy's discounted death benefit for your current use, should the insured become terminally ill as defined by the policy. It can be exercised up to the face amount of the rider but not more than the greater of \$250,000 or 10% of eligible proceeds. There is no additional cost for the rider although it is subject to a minimal administrative processing fee.

**Applicant's Waiver of Premiums Benefit** waives the premiums on a policy that insures the life of a juvenile, should the adult applicant become disabled, as defined by the rider, or die prior to the policy anniversary when the adult applicant is age 60. 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.

**Disability Waiver of Premiums Benefit** waives premiums should you become totally disabled, as defined by the policy, for a continuous period of at least six months.

## KEEPING OUR PROMISES FOR LIFE

As one of the most recognized and trusted life insurance providers, Metropolitan Life Insurance Company has kept its promises, met its obligations and remains a strong, trusted source of protection. MetLife's Promise Whole Life can help you protect your loved ones while building value in your financial portfolio. By delivering on our promise to you with guarantees you can count on and additional benefits to suit your individual needs, a MetLife Promise Whole Life policy can help you prepare for the "if" in life.

Ask your Financial Professional for more details about how Whole Life can fit into your financial strategy.

<sup>4</sup> There may be an additional charge for optional riders. Certain age and state availability restrictions may apply. State variations may apply.

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

**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 advisors regarding your particular set of facts and circumstances.

MetLife Promise Whole Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-10 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. November 2011

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

# MetLife

**MetLife Investors USA Insurance Company**

5 Park Plaza, Suite 1900  
Irvine, CA 92614

**Metropolitan Life Insurance Company**

200 Park Avenue  
New York, NY 10166  
metlife.com