



**MetLife**<sup>®</sup>



# Whole Life

FINANCIAL  
PROTECTION  
*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.*

# plan the future. your way

Your life is filled with possibilities. Planning for the future can be exciting, but it can also be worrisome. More than anything, you want to know that your loved ones will always be protected and able to pursue their dreams. You may also be looking for a way to help ensure the long-term success of your business. Whole Life insurance can help you put your worry aside and enjoy the security of *financial protection for life*.

## Prepare for the possibilities in life

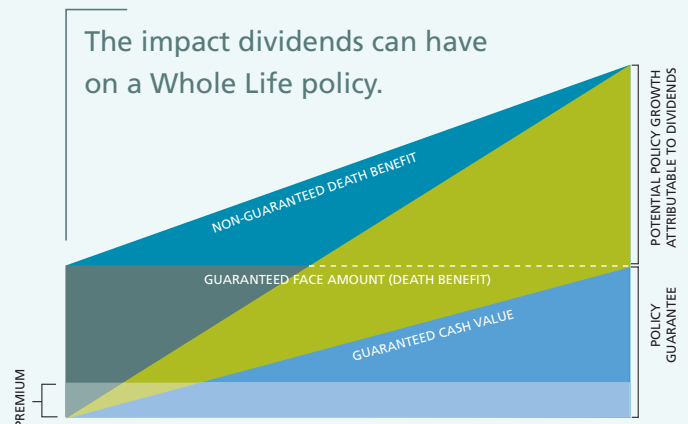
Whole Life insurance provides the *guarantees* you may be looking for in your life. It provides lifelong protection through a guaranteed death benefit that never expires. You also have access to a guaranteed *cash value* that can provide an extra source of cash should you need it during retirement or at any time in your life. Loans and withdrawals will decrease the policy's cash value and death benefit.

Your cost for this protection is guaranteed to remain the same no matter how long you own your policy, providing you with another layer of *stability* in an uncertain world. You'll also enjoy the potential to earn *dividends*, which can increase the value of your death benefit and your cash value or reduce your premiums, giving you even more freedom to live *life your way*.

The locked-in guarantees and stability of Whole Life.



The impact dividends can have on a Whole Life policy.



Example for illustrative purposes only. Actual results will vary. Dividend payments are not guaranteed.

# achieve security. your way

## **Whole Life – Guarantees plus the potential for dividends**

MetLife's Whole Life policy is designed to meet your goals for financial protection, wealth transfer and cash accumulation. This policy offers the advantages of simplicity, certainty and dividend potential. You'll receive:

**A guaranteed death benefit** – Your beneficiary 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** – Your cash value will grow each year 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 emergency expenses, children's education costs, or retirement spending.

**Guaranteed level premiums** – Your premiums will never increase. They are guaranteed to remain the same for the life of the contract, regardless of your age or health with final payment occurring at age 100.

**The potential for dividends** – Your Whole Life policy is a “participating” insurance policy. This means you will be eligible to receive dividends. While your policy guarantees you a minimum death benefit and cash value, dividends provide the potential to enhance their value, at no extra cost to you.

**Optional flexibility** – In addition, this policy offers you the opportunity to increase your death benefit and cash value amounts through the Enricher Option. See page 9 for more details.

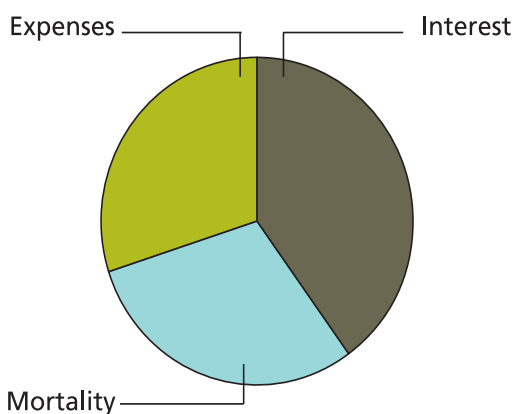


## Understanding your dividend opportunity

Although dividends are not guaranteed, they are typically paid to policyholders each year (beginning after the second policy anniversary) and can be taken as cash or used to increase both the cash value and death benefit of your policy or to reduce premiums.

Dividends are a way for MetLife to share part of its favorable results with policyholders. The specific amount of any dividend you receive each year is determined by a combination of factors. The three basic components that make up dividends are Interest, Mortality and Expenses.

## The Whole Dividend Picture



**Interest** – usually makes up the largest piece of the dividend pie and is based on an average of the company’s rate of return from a portfolio of long-term, conservative investments.

**Mortality** – refers to our claims experience (the amount of death claim payments the company makes during a given year).

**Expenses** – refers to the cost of doing business, such as operating expenses and payment of taxes.

## Using your dividends

As a policyholder, you can decide how to use your dividends. Depending on the option you choose, your dividends can be used:

- to enhance the value of your death benefit and cash value;
- as an ongoing source of cash; or
- to offset the cost of your premiums.

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

### Your dividend options at-a-glance

DIVIDEND OPTION:	HOW IT WORKS:
<b>Additional Paid-Up Insurance</b>	Dividends are used to purchase additional life insurance, which increases your policy's overall death benefit and cash value without increasing your premiums.
<b>Paid in Cash</b>	You will receive a check on your policy anniversary equal to the full amount of the dividend.
<b>Premium Reduction</b>	Your dividend will be applied toward the payment of your premium. You pay only the difference between your total premium and your annual dividend.
<b>Dividends to Accumulate with Interest</b>	Your dividends are left on deposit with MetLife. These funds earn interest and grow over time. The total value of your dividends plus interest is added to either your death benefit 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.

## Accessing your policy's cash value

Your policy's guaranteed cash value is available to you should you need it. Having an extra source of cash to cover unexpected expenses can bring an additional sense of security into your life. Your cash value has the added benefit of remaining tax-deferred while in your policy. Withdrawals and policy loans are generally not taxable either.<sup>1</sup>

**Partial Withdrawals** – You may withdraw the cash value of any insurance that was bought with dividends, purchased through the Enricher Option, or any dividends left on deposit with MetLife. Partial withdrawals will not cause your coverage to lapse. However, your cash value and death benefit will be reduced by the appropriate amount to reflect the withdrawal.

**Policy Loans** – You may borrow, within certain limits, against the cash value in your policy while keeping your policy active. Loan interest is due at the end of each policy year and if unpaid, is added to the outstanding loan balance. Any outstanding loan amount upon the death of the insured, including interest, will be deducted from the death benefit payable to the beneficiary.

While your cash value is available for your use if a need comes up, you should talk to your financial professional on how Whole Life helps meet your supplemental retirement cash needs. For business owners Whole Life provides a vehicle for Split Dollar and Executive Bonus plans. If you like guarantees and low risk, especially from an insurance product, MetLife's Whole Life is an excellent insurance solution.

an extra source  
of cash to cover  
unexpected expenses.

<sup>1</sup> Withdrawals equal to or less than cumulative premiums paid are generally not taxable as long as the policy is not a Modified Endowment Contract (MEC). A policy becomes a MEC when the amount of premiums paid into the policy exceeds certain tax law limits. A MEC has certain tax consequences that should be discussed with your tax advisor. Regardless of a gain in the policy, policy loans (as long as the policy is not a MEC), are not taxable unless the policy lapses or is surrendered. Upon the death of the insured, an outstanding loan is deducted from the proceeds.

# leave a legacy. your way

Your Whole Life death benefit will provide important financial support for your beneficiaries and allow you to leave a lasting legacy. Here are several valuable ways in which your policy's death benefit can be used.

## Personal Goals

**Income Replacement** – Your death benefit can help ensure the ongoing financial security of your family, should you die during your earning years. The benefit payment can also be used to help make certain your family's dreams stay on track, such as paying for college education, funding retirement or covering the expense of a mortgage or other outstanding debt.

**Estate Planning**<sup>2</sup> – Because the death benefit is generally paid to your beneficiaries free of federal and state income taxes, Whole Life insurance is a tax-advantaged way to transfer wealth to your children and future generations. If properly structured inside an Irrevocable Life Insurance Trust, your policy can be held outside your taxable estate – making the death benefit free of estate taxes as well. The death benefit can also provide the liquidity to cover immediate expenses and prepare your estate to pay for any tax liabilities.

help make certain  
your family's dreams  
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<sup>2</sup> This document is designed to provide introductory information on the subject matter. MetLife does not provide tax and legal advice. Clients should consult their attorney and/or tax advisor before making financial investment or planning decisions.



## Business Planning

**Key Person** – Your business may rely heavily on a select group of key people. Insuring each of them with a Whole Life policy can reduce risk and help sustain your business by creating a source of income or cash in the event of an untimely death of a key person.

**Business Continuation** – You can utilize Whole Life to fund a buy-sell agreement or stock redemption plan that will enable a partner or group of employees to buy out the business interest of a deceased partner or stockholder.

**Executive Benefits** – Many companies will recruit, retain and reward top executives by creating life insurance-funded executive bonus plans.

# financial protection.

## your way

Enhance the protection your policy provides through your choice of optional riders.

**Enricher Option** – allows you to pay extra premiums which purchase additional amounts of paid-up permanent life insurance. This rider gives you flexibility to increase your coverage later on as your needs change, without having to re-apply. This additional insurance will increase your death benefit and your cash value, while also earning dividends.

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

**Applicant's Waiver of Premiums Benefit (AWB)** – waives the premiums on a policy that insures the life of a juvenile, should the adult applicant become disabled (as defined by the policy) 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 age 25 or to the end of the premium paying period, if earlier.

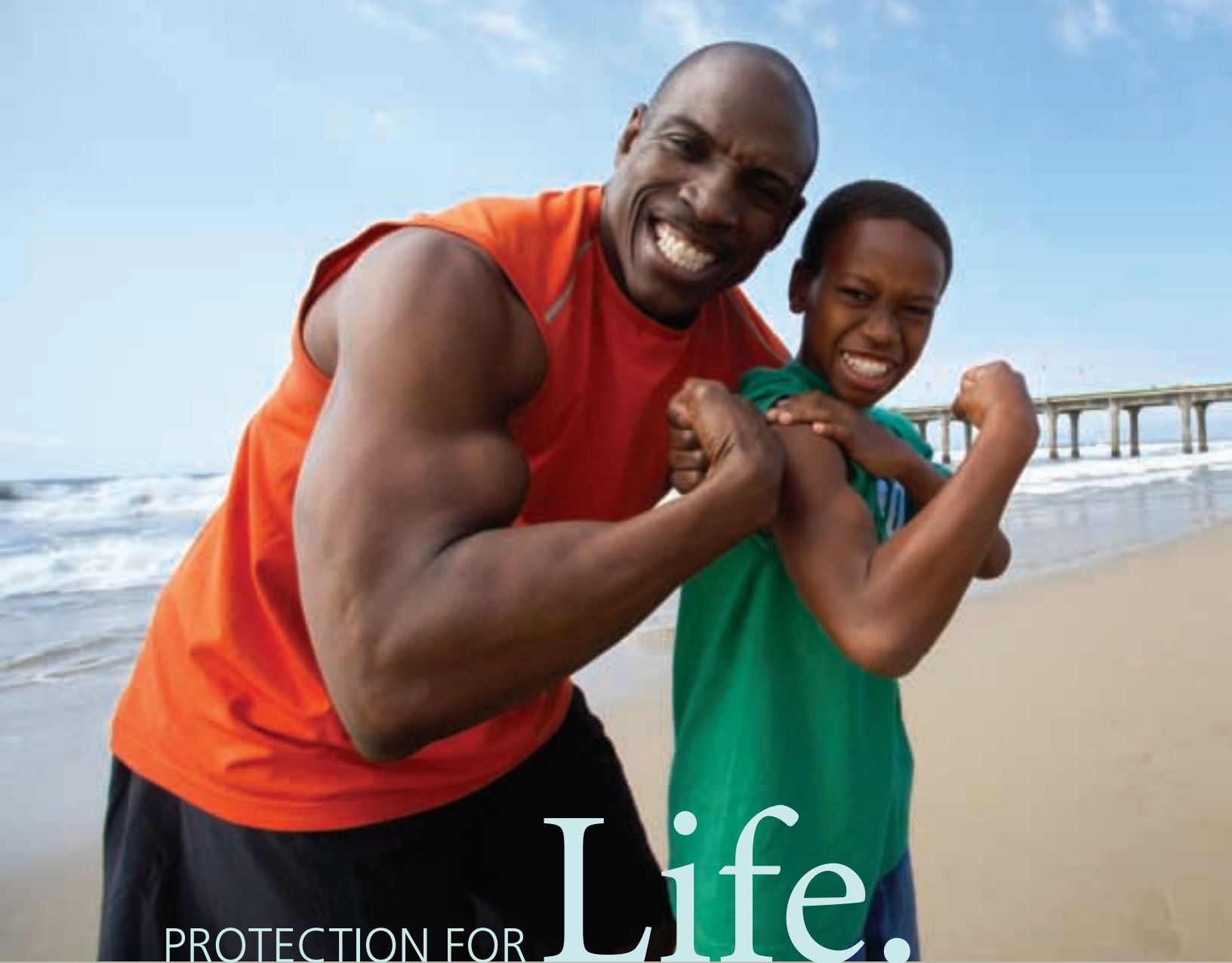
**Long-Term Care Guaranteed Purchase Option (LTC-GPO)** – allows the insured to purchase an individual long-term care insurance policy in the future without any further underwriting. Policies can be purchased on or after the base policy's second anniversary, at one of the following option ages: 20, 25, 30, 35, 40, 45, 50, 55 and 60. Benefit amounts for long-term care insurance coverage are based on benefit tables specified in the contract.

**Accelerated Death Benefits Rider (ADBR)** – will provide all or part of the policy's death benefit for your current use should you become terminally ill as defined by the policy.

**Children's Term Rider (CTR)** – 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.

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

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



PROTECTION FOR **Life.**  
your way

WHOLE LIFE INSURANCE FROM METLIFE can help you achieve financial security for tomorrow while enhancing your ability to pursue your dreams today. It provides a guaranteed death benefit and cash value, stable costs and the potential for dividends.

Ask your financial professional for more details about how Whole Life fits into your financial strategy.

**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.**

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Life insurance is medically underwritten. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. You should consult your own tax advisors regarding tax liability on surrenders.

Descriptions of the policy features and options are only partial; for complete details and limitations ask to see a specimen policy. There may be an additional charge for optional riders. Certain age and state availability restrictions may apply.

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**Insurance Products:**

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# MetLife®

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