



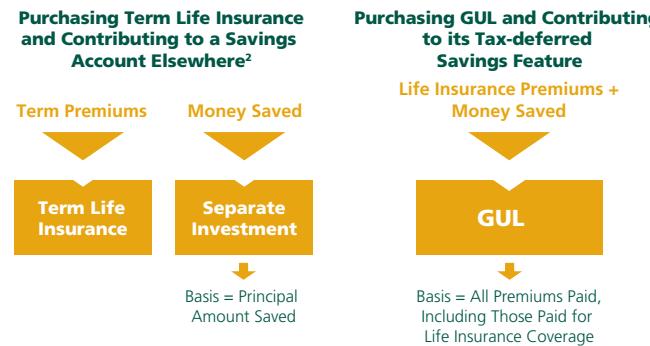
Meeting executives' unique life insurance and tax-planning needs

Executives have different protection and financial planning objectives, creating a greater need for both the right amount and right type of life insurance coverage. Group Universal Life (GUL) from MetLife combines life insurance protection with a tax-advantaged savings option that can help reward and retain your key employees.

GUL provides permanent,¹ portable life insurance that your executives can take with them at retirement, or if they leave employment with your company. Additionally, GUL gives plan participants another means to accumulate money for retirement, and other long-range expenses, through a tax-advantaged savings opportunity.

Life Insurance Premiums Can Provide Additional Tax-advantaged Value

Executives can use GUL's tax-advantaged savings component to plan for their financial future. The illustration below represents how GUL turns the cost of insurance—an expense—into a potential tax saving.



The left side illustrates buying Term Life insurance and contributing after-tax dollars to a separate non-qualified savings vehicle. Premiums paid for life insurance are an expense and provide just for the coverage. The cost basis in the savings vehicle is limited to the principal amount saved.

On the right, GUL premiums still cover the cost of life insurance, but after-tax dollars for savings go into the same policy. Interest earned on those savings dollars grows tax-deferred. In addition, the GUL basis includes not only extra premiums for savings, but premiums paid for life insurance coverage, as well. So, each dollar of life insurance premium offsets from income tax a dollar of earnings.

ADDITIONAL TAX ADVANTAGES OF SAVING WITHIN THE PROGRAM³:

- Tax-deferred growth potential
- Access to cash value prior to age 59½, without penalties or surrender charges
- Efficient use of total premiums, including the cost of insurance portion of the premium

Simplified Plan Management— for You, and Your Employees

Managing your Company's GUL program should not take away from the focus on your business. Our GUL program automatically includes full service employee benefit recordkeeping, billing and enrollment to help alleviate your workload, while providing accurate information to your employees. We provide your employees with top-notch service, whether they're requesting a change (e.g., in coverage or beneficiary), making a transaction (e.g., withdrawal or loan) or submitting a claim.

To help employees maximize the value your Company's GUL program offers, we educate them about its benefits using a variety of communication channels, such as:

- Personalized, printed enrollment materials
- On-site group meetings conducted by licensed professionals

As the leading provider of Group Life coverage,³ MetLife has the experience and expertise to tailor a solution to help meet the unique needs of your company and its executives.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

The information contained in this material is not intended to (and cannot) be used by anyone to avoid IRS penalties. This material supports the promotion and marketing of GUL. Employees should seek advice based on his or her particular circumstances from an independent tax advisor.

Like most Group Life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

Group Universal Life (GUL) is issued by Metropolitan Life Insurance Company, New York, NY 10166. MetLife's standard Certificate Forms include: Certificate Forms G.9704(2009); G.9704A(2009). Coverage may also be provided on MetLife's previous standard Policy Forms 30024 (1/95); DE-3002407 (2/2008); FL-3002409 (5/2005); IN-3002413 (1/95); KS-3002415 (1/95); LA-3002417 (2/2008); MN-3002422 (1/95); MS-3002423 (5/2005); NY-3002431 (5/2005); OK-3002435 (1/95); OR-3002436 (2/2008); PA-3002437 (1/95); SD-3002440 (1/95); TX-3002472 (5/2005).

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 on Policy Form # GPNP99.

Metropolitan Life Insurance Company, MetLife Investors Distribution Company, Hyatt Legal Plans and MetLife Securities, Inc., are MetLife companies.

¹ To age 95. In some program designs, if an employer replaces MetLife GUL with group life insurance from another issuer or otherwise terminates the MetLife group contract, the employees' coverage may also be terminated even after separation from employment or retirement.

² In general, if the funding of a certificate exceeds certain limits, it will become a "modified endowment contract" (MEC) and become subject to "earnings first" taxation on withdrawals

and loans. An additional 10% penalty for withdrawals and loans taken before age 59½ will also generally apply. We will notify certificate holders if a contribution would cause their certificate to become an MEC.

³ LIMRA Group Life Sales and Inforce Study, 2009.

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