Take a Different Look at Life Insurance
Purchasing the right amount of life insurance can make a greater impact on your family’s financial security than almost any other step you can take. It is the easiest way to affordably guarantee the income that can help your family maintain their lifestyle. You know that your life insurance can provide income protection, but have you considered using it to help supplement your retirement savings?

MetLife’s Group Variable Universal Life (GVUL) insurance can help you gain better control of your family’s financial security for a lifetime by combining life insurance with an investment opportunity to help you save more now, and in the future.

Protect the Life They Live Today

You have worked hard to establish a supportive and stable environment for your loved ones. Taking action now to protect them with the right amount of life insurance is an essential part of your financial plan.

GVUL insurance offered through your workplace is a convenient, immediate way to safeguard your family’s financial future with permanent, portable insurance at affordable group rates. The right amount of life insurance can replace your income and help pay off your mortgage, outstanding debt and even provide for your child’s education. While the amount of coverage you may need depends on your own personal circumstances, GVUL offers the flexibility necessary to align your coverage with your lifestyle and needs as they change. This can help ensure that your family will be able to live their lives as uninterrupted as possible should something happen to you.

77% of spouses and families who lost a loved one consider their life insurance proceeds inadequate.²

67% of people who lost their spouse say the spouse’s premature death had a major impact on their financial security.²
Accomplish Your Financial Goals

While you may invest in a qualified retirement plan or an IRA, there are additional ways to help support your short and long-term financial goals.

GVUL coverage can enhance the way you save with a tax-deferred investment opportunity which can help provide for needs that occur throughout your lifetime. Tax-deferred growth can be a powerful tool since it offers the potential for any earnings to stay within your investment and generate additional growth. And when you invest within GVUL, you can build assets more rapidly than taxable investments earning the same rate of return.

With GVUL you have the freedom to adjust your investments as your goals change, and access to your cash at any time, for any reason. Highlights include:

- Nationally recognized funds and an interest-bearing account
- Potential tax-deferred growth
- Generous contribution opportunity to supplement qualified plans
- No surrender charges and no 59½ early withdrawal penalties
- Tax-free transfers between investment portfolios
- Tax-free withdrawals of growth

Take the First Step

Take advantage of resources your employer provides, and the information that is available to help you better assess your life insurance needs. Once you determine how much coverage is right for you, enroll and elect coverage that will help ensure that those who depend on you will never need to worry.

Trust an Industry Leader to be There for You

MetLife has earned its reputation as a world leader in the insurance industry through its more than 140-year commitment to integrity, social responsibility, financial strength and innovative products and services. With MetLife, you can count on the strength, support and stability of a company committed to meeting your needs today, and as they evolve over time.

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1. To age 95. In some policy designs, if your employer replaces MetLife GVUL with group life insurance from another insurer or otherwise terminates the GVUL group contract, your GVUL coverage may also be terminated, even after separation from employment or in retirement.
3. Withdrawals will reduce your cash value and death benefit.
4. In general, if you adhere to certain premium limits so that your policy is not considered a MEC, withdrawals will be subject to tax only after policy basis has been reduced to zero. Policy basis is total premium paid (i.e., the cost of insurance and cash fund contribution) reduced by previous nontaxable withdrawals. If your policy is considered a MEC because you have exceeded certain premium limits, withdrawals and loans are taxable to the extent of policy gain (i.e., generally the excess of cash value over remaining basis) and a 10% penalty may apply if you are under age 59 & 1/2.
Pursuant to IRS Circular 230, MetLife is providing you with the following notification:

The information contained in this brochure is not intended to (and cannot) be used by anyone to avoid IRS penalties. This brochure supports the promotion and marketing of GVUL. You should seek advice based on your particular circumstances from an independent tax advisor.

**Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 756-0124. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life insurance company.**

There is no guarantee that any of the variable options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than its original value.

Like most insurance contracts, MetLife’s contracts contain terms for keeping them in force. Please contact MetLife for costs and complete details.

Group Variable universal Life insurance (GVUL) issued by Metropolitan Life Insurance Company (MLIC), 1095 Avenue of the America, New York, NY 10166, and distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MLIC, MLIDC and MSI are MetLife companies. MetLife’s standard certificate forms, available on or after 5/1/09 include: Certificate Forms G.24300(2003); G.24300A(2003); G.24300-STOCK and G.24300A-STOCK. Coverage may also be provided on MetLife’s previous standard Policy Forms 30037(6/96); FL-3003709(5/2005); IN-3003713(6/96); MA-3003720(6/96); MD-3003719(6/96); MN-3003722(6/96); MS-3003723(5/2005); NE-3003726(6/96); NY-3003731(5/2005); OK-3003735(6/96); OR-3003736(5/2005); PA- 3003737(6/96); SC-3003739(6/96); SD-3003740(6/96); and TX-3003772(5/2005).