

MetLife Promise Whole Life SelectSM Answers Client Needs

How much do you know about Select?

Do your clients want competitive income streams during retirement? Do they want to have a paid-up policy in a specified duration? Then one of the MetLife Promise Whole Life Select products could be the solution! <u>Discover the details</u> about these three Select products and how they fit into the MetLife Promise Whole LifeSM portfolio with MetLife Promise Whole LifeSM and MetLife Promise Whole Life 120SM.

MetLife is answering life insurance needs by...

- Expanding the breadth of the MetLife Promise Whole Life portfolio to help widen your client base by offering solutions for clients looking for limited pay products.
- Offering the MetLife Promise Whole Life Select products as solutions for high-income clients (i.e. business owners, young professionals) who are looking to supplement their retirement with tax-favored income.
- Offering clients three specified pay durations 10 years with MetLife Promise Whole Life Select 10SM, 20 years with MetLife Promise Whole Life Select 20SM, and until age 65 with MetLife Promise Whole Life Select 65SM.
- Offering The Enricher®, which lets clients pay additional premiums into the policy to increase the death benefit and cash value. The cash value can be withdrawn for any reason.
- Offering clients products with guaranteed cash value growth with the potential to earn dividends, which will enhance the cash value and death benefit of the policy.
- Providing the opportunity for tax-favored cash value growth with tax-advantaged income at retirement.
- Providing products, with MetLife Promise Whole Life Select, that are completely paidup policies.
- Backing these policies with MetLife's financial strength, stability and history of delivering on promises for more than 140 years.

For more information on the Promise Whole Life Select Products, contact us today.

MetLife Promise Whole Life Select 10, MetLife Promise Whole Life Select 20, and MetLife Promise Whole Life Select 65 are issued by MetLife Investors USA Insurance Company generally on Policy Form 5E-12-10 in all jurisdictions except New York, where they are issued by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY and 1E-12-10-NY-A. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. April 2013

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