

MetLife Promise Whole LifeSM

Guarantees Meet Premium Flexibility



MetLife

A METLIFE PROMISE WHOLE LIFE POLICY WITH THE FLEX TERM RIDER (FTR) can offer the best of both worlds: important guarantees and lower premiums compared to the purchase of whole life insurance without the FTR. Universal Life (UL) insurance is valuable for the ability to be structured in order to offer lifetime protection with premiums that are often lower than other forms of permanent insurance. However, a potential advantage of whole life is the ability to provide guaranteed cash value in addition to guaranteed death benefit protection and guaranteed level premiums.

By adding the Flex Term Rider to a MetLife Promise Whole Life policy, you can create a whole life policy with a term blend to help reduce your client's premiums without reducing death benefit coverage. In addition, your clients can take advantage of the guaranteed cash value available in a whole life policy for a lower cost and the potential for non-guaranteed dividend accumulation.¹

LET'S COMPARE

The base premium for a \$500,000 MetLife Promise Whole Life policy on a male, age 55, Standard class is \$14,625. The chart shows how the Flex Term Rider can substantially lower that premium amount while still offering death benefit and cash value guarantees plus the additional advantages in cash value accumulation compared to a UL policy.

	MetLife Promise Whole Life	Guarantee Advantage Universal Life	Incremental Internal Rate of Return
	50% Base / 50% Term	(with Coverage Continuation Rider to age 121)	(IRR)
Premium Total	\$9,398	\$7,506	
Premium Base	\$7,345		
Premium Term	\$2,053		
20 year Cash Value based on current scale	\$178,211	\$0	13.23%
30 year Cash Value based on current scale	\$287,653	\$0	9.12%
Guaranteed 20 year Cash Value	\$113,000	\$0	9.56%
Guaranteed 30 year Cash Value	\$171,000	\$0	6.41%

For illustrative purposes only. Actual results may vary. Please request full personalized product illustrations for additional details. Cash value amounts are current as of February 28, 2011.

THE RESULT

By paying an additional \$1,892 in annual premium for a MetLife Promise Whole Life policy compared to the premium of a Guarantee Advantage Universal Life policy with a Coverage Continuation Rider to age 121, the policy will have an additional \$171,000 in guaranteed cash value over 30 years. Based on the current dividend scale, which is not guaranteed, clients may also have access to \$287,653 of cash value over 30 years, which is a 13.23% after-tax return on their premium dollars for MetLife Promise Whole Life with the Flex Term Rider compared to Guarantee Advantage UL premium.

Show this concept to clients today using the Universal Life / Whole Life Comparison report² in MetWINS.

Contact us today for additional information on the flexibility of MetLife Promise Whole Life through the use of the Flex Term Rider.

¹ Dividends are not guaranteed.

² May not be available in all non-affiliated firms.

The issue rules and limits for the Flex Term Rider are different from those for MetLife Promise Whole Life. See the MetLife Promise Whole Life Producer Guide for additional details.

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. Both are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. February 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

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