

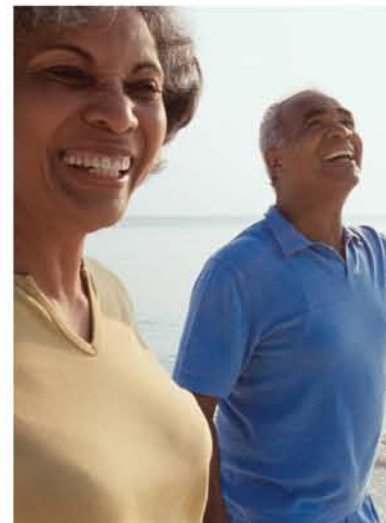
Your Supplemental Life Insurance Guide

For your peace of mind. For your loved ones' financial future.

Nearly half of American households surveyed believe they need more life insurance, and more than one-quarter said they actually expect to purchase more in the coming year.

— LIMRA International,

Trends in Life Insurance Among U.S. Households, 2005.



MetLife®



S U P P L E M E N T A L L I F E I N S U R A N C E

Explore how easy it is to give yourself and your loved ones more security today...and in the future.

Choosing the right amount of life insurance does not have to be a difficult step. Your Supplemental Life Insurance Guide is designed to make it easy to choose the appropriate amount of Supplemental Life coverage made available from your employer. While you may already have some basic life insurance coverage from your employer, you may not have an adequate amount of coverage. Your Guide will help you make sure you have the right amount of coverage to give your family the financial safety net they need.

Here's how your Supplemental Life Insurance Guide can help you and your family:

- 1 It will help you **assess your needs** and determine how much life insurance coverage is right for your particular situation.
- 2 It will help you **understand your coverage options** with an overview of the options available through the Supplemental Life plan from MetLife that your employer is offering. You'll see that there are a variety of features available with Supplemental Life coverage, making this benefit even more valuable.
- 3 It will help make it **easy to enroll**. Check with your employer or company benefits administrator for more information.

Why life insurance coverage is so important...

If you are the family's sole breadwinner, or part of a dual-income household, an adequate level of life insurance should be part of your financial plan. While no amount of money can take your place, the right amount of life insurance can go a long way in helping your family to replace lost income and maintain their standard of living. Life insurance coverage can help to defray the loss of income and help your family maintain the household. The latest research suggests that U.S. households should have enough life insurance to cover at least 5.7 years of income.* If you only have basic life insurance, chances are good that your current coverage has not kept pace with your family's changing needs.

*Trends in Life Insurance Ownership Among U.S. Households, LIMRA, 9/05.



MetLife makes it easy to get the coverage you need!

Explore how you can save by taking advantage of affordable group rates and premiums that are paid conveniently through payroll deduction.



Explore your coverage options now, then take the next step and enroll!

have you met life today?™

MetLife®

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Are you confident your life insurance fits your current and future needs?

Growth and change are inevitable not only for individuals, but for families as well. Ask yourself if your current life insurance takes into account your family's current and future needs. Choosing Supplemental Life insurance protection can be an easy and affordable way to help keep your family secure.

Do any of these situations pertain to you? If so, it may be time to make a change to your life insurance coverage.

You're married or getting married

Today, families often rely on two incomes for financial security. If one income is lost, would the surviving spouse have the money needed to cover debts, mortgage or rent payments, other living expenses or maintain long-term goals? The right amount of life insurance can make all the difference during a difficult time.

You have a new or growing family

As a parent, you want the best for your children... both today and in the future. Without the contribution of both spouses, there may not be enough money for child care costs, college tuition, wedding expenses, care for an aging parent or other future financial obligations. Added life insurance can help ensure that these expenses are covered.

You have a new or larger mortgage

Your home is one of your most important assets and the place your family can feel most secure. Additional life insurance can be critical in helping your family keep this important investment if something were to happen to you.

You have a new job or salary increase

A new job or a promotion often means a higher standard of living for your family. Additional life insurance can help ensure that your family can maintain the lifestyle you've worked hard to give them.

You are planning for retirement

Even though your children may have left home, or your mortgage is paid, that doesn't mean your need for life insurance ends. Your spouse may need coverage to help make ends meet if you are no longer there to lend support. Life insurance can also help relieve family members from having to dip into savings to cover your final expenses or other outstanding debts.



Would your family be protected if something happened to you?

Get an idea of how much life insurance you might need through these examples:



John and Susan

Profile: Married with two children

Since John and Susan have young children and Susan isn't employed, they want life insurance that will cover their expenses for 10 years as well as have an additional \$100,000 to help pay for their children's education.

Age:

John: 40
Susan: 38
Children: 4 and 6

Monthly Expenses:
\$3,000

Additional Expenses to plan for:
\$100,000

Outstanding Debt:
\$200,000

Assets/Savings:
\$20,000

Recommended Coverage:
\$640,000



Debbie and Tom

Profile: Married with no children

If something were to happen to either Tom or Debbie, they want life insurance to cover expenses for 5 years. Tom also has older parents who depend on his support so they want to set aside \$50,000 for adult care.

Age:

Debbie: 30
Tom: 28

Monthly Expenses:
\$1,600

Additional Expenses to plan for:
\$50,000

Outstanding Debt:
\$100,000

Assets/Savings:
\$50,000

Recommended Coverage:
\$196,000



Robert and Helen

Profile: Pre-retirees with no children at home

Even though Robert and Helen have no dependents living at home, Robert would like to set aside \$45,000 and cover expenses for one year to make sure Helen has enough money to maintain a comfortable life if something happens to him. He also wants to set aside \$10,000 for funeral expenses.

Age:

Robert: 58
Helen: 56

Monthly Expenses:
\$1,500

Additional Expenses to plan for:
\$55,000

Outstanding Debt:
\$70,000

Assets/Savings:
\$40,000

Recommended Coverage:
\$103,000

Do you have enough life insurance to help your family meet immediate and future financial obligations if something were to happen to you?

Use this simple calculation to help you decide.

A Your Expenses and Debt

Annual mortgage payment/rent
(Multiplied by the number of years you wish to cover these expenses) \$ _____

Personal debt
(Auto/personal loans, credit cards, etc.) \$ _____

Household living expenses \$ _____

Future expenses
(Child care, college tuition, child's wedding, funeral expenses, elder care costs, etc.) \$ _____

Total: **A** \$ _____

B Assets

Cash, savings, stocks, bonds, IRAs \$ _____

Employer savings plan
(401k, 403b or pension) \$ _____

Other assets
(Employer-paid or other individual life insurance) \$ _____

Total: **B** \$ _____

C Additional Life Insurance Needed

A - B = C **C** \$ _____

For a more detailed life insurance calculator, visit www.metlifeeasier.net. It's quick and easy!

Now that you have determined the recommended amount of insurance for your situation, you are ready to take the next steps and explore your coverage options.

Don't delay!

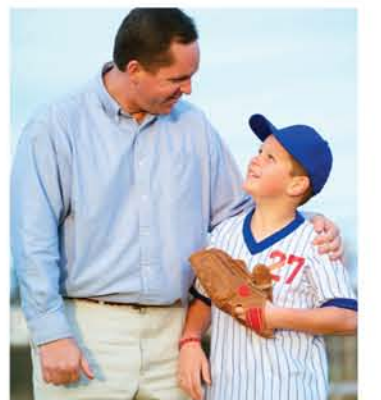
Take advantage of this important enrollment period!

If you have any questions about the options that are available to you or how to enroll, contact your benefits administrator or MetLife.

You Can Rely on the Strength and Stability of an Insurance Leader

MetLife has earned its reputation as a world leader in the insurance industry through its more than 135-year commitment to integrity, social responsibility, financial strength, and innovative products and services. These values are central to our efforts to achieve the MetLife vision — which is to build *financial freedom for everyone*.

When you turn to MetLife, you can count on the strength, support, and stability of a company committed to meeting your needs today and in the years to come.



We recommend that you review your coverage periodically — even annually — to ensure that your family's needs will be met now and in the future.