

Life Insurance Review

Frequently Asked Questions

MetLife

What Is a Life Insurance Review?

A life insurance review is an opportunity for you to review your existing coverage with respect to your current needs and goals. The process facilitates an examination of how your needs have changed and how your life insurance policies have performed since the coverage was purchased. It should include a review of policy ownership, beneficiaries, riders and any sub-account allocations if applicable.

It is prudent to recalculate your current insurance needs at this time to help ensure your existing coverage is still appropriate — both in terms of death benefit purchased and duration of coverage. Finally, it is important to discuss any health changes since coverage was purchased that may affect future underwriting decisions or may potentially qualify you for better ratings on your existing coverage.

Why Is a Life Insurance Review Important?

Although simple in concept, life insurance policies can be quite complex financial instruments. Just like the other assets within your portfolio, life insurance needs to be monitored to be certain that the coverage is designed to achieve the desired results. Many factors influence the affordability, reliability and long-term potential to achieve the desired results for your policy. Reviewing all existing coverage with your financial professional every one to two years is the best way to help ensure your coverage continues to meet your evolving goals in a cost effective manner.

Several examples of factors to review include:

1. Beneficiary designations — particularly if you have had additional children or have been married or divorced.

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- 2. Lifestyle changes** — career changes or a new home purchase may alter your family's need for future income to maintain their current standard of living.
- 3. Changes in tax law** — may make changes in the policy ownership, funding or structuring more or less desirable to achieve your future goals.
- 4. Personal health changes** — factors such as quitting smoking or losing weight may actually reduce future premiums. Alternatively, as we age certain other medical conditions may arise which may make new underwriting difficult. Finally, industry experience with existing conditions may now be treated differently due to medical advances or the carrier's actual underwriting experience history.
- 5. Illustrated rates of return** — the initial illustration is essentially an estimate of how the policy will perform under certain conditions. If rates have declined or risen substantially since that time, the illustration will no longer be accurate. Rate changes can affect the number of premiums which must be paid, projected cash value or even the potential for the policy to lapse. Rate changes include crediting rates, variable universal life investment account performance and dividends. You should obtain an inforce ledger from your existing carriers to review the potential effect of any rate changes during this process.

This document is for educational purposes only and is not designed to promote replacement of insurance. Life insurance is medically underwritten. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one policy for another. A change in policy may require a medical examination. Surrenders may be taxable. You should consult your financial professional and tax advisors regarding tax liability on surrenders.

6. Change in issuing company ratings — remember that life insurance is not FDIC insured, but rather a promise to pay from the issuing company. The job of ratings organizations is to help evaluate the financial strength of these companies in terms of meeting the financial obligations to their policy owners. Life insurance is a very long-term purchase — often lasting decades before a benefit is paid, so you will want to trust the financial abilities of the carrier you select to issue your policies.

Contact your financial professional to schedule a life insurance review today. Life insurance is an important financial product — providing protection for today and helping prepare for tomorrow, but you must review it regularly for it to achieve the desired results.

Variable life insurance products are offered by prospectus only, which is available from your registered representative. You should carefully read the product prospectus and consider the product'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 options. This and other information is available in the prospectus, which you should read carefully before investing. All product guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The amounts allocated to the variable investment options are subject to market fluctuations so that, when withdrawn, they may be worth more or less than their original value. There is no guarantee that any of the variable investment options will meet their stated goals or objectives.

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Like most insurance policies, MetLife's policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details. July 2013

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- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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MetLife Investors USA Insurance Company
5 Park Plaza, Suite 1900
Irvine, CA 92614
metlife.com

And in NY only by:
Metropolitan Life Insurance Company
First MetLife Investors Insurance Company
200 Park Avenue
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