

# Life Insurance Review

## Fact Finder

# MetLife

To complete this fact finder, please work with your financial professional who can help you determine the answers to these questions and provide details on the available options. This information will be used to create a life insurance illustration and other reports that are customized to your personal situation.

Life.  
your way<sup>SM</sup>



### Personal Information

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip code: \_\_\_\_\_

Phone: \_\_\_\_\_

Cell phone: \_\_\_\_\_

### Financial Professional Information

Name(s): \_\_\_\_\_ Company: \_\_\_\_\_

Office address: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

### Life Insurance Information

Date of birth: \_\_\_\_\_ General health: Good Average Poor Smoker: Yes No

Spouse/partner date of birth: \_\_\_\_\_ General health: Good Average Poor Smoker: Yes No

What type of existing coverage would you like to review?

Single-life coverage insuring your life  Single-life coverage insuring your spouse/partner's life

Survivorship coverage insuring both lives

Other, please explain (please describe and include date of birth, health and tobacco usage of any proposed insured)

\_\_\_\_\_

How much death benefit is needed? \_\_\_\_\_ or solve for death benefit based on premium \_\_\_\_\_  
level \_\_\_\_\_ increasing \_\_\_\_\_

Do you want to illustrate death benefit guarantees with the proposed product?  Yes  No

How will premiums be paid?  level premiums for life  level premiums for minimum number of years possible  
 level premiums for \_\_\_\_\_ years Other (please describe): \_\_\_\_\_

What type of product would you prefer?  Universal Life  Variable Universal Life  Whole Life

If Variable Universal Life, what gross rate would you prefer to illustrate? \_\_\_\_\_% (Cannot be higher than 10%)

If this is a Section 1035 exchange, what is the estimated amount that may be exchanged into the new contract? \_\_\_\_\_

Is there any other important information to consider? \_\_\_\_\_

## Additional Insurance Information

What is your current life insurance need? \$ \_\_\_\_\_

Why was your current life insurance purchased?

Survivor needs  Estate planning  
 Retirement income  Business continuation  
 Key Person protection  Other: \_\_\_\_\_

Is the current policy owned by a trust?  Corporation?

## Information on Current Insurance Coverage

Prepare copies of this section for each existing policy. MetLife's Insurance Review illustration can compare up to nine current policies.

Name of current company: \_\_\_\_\_

What was the policy issue date? \_\_\_\_/\_\_\_\_/\_\_\_\_

What is the name of the policy owner? \_\_\_\_\_

Who is the policy's insured? \_\_\_\_\_

What is the current annual premium? \_\_\_\_\_ For how many years? \_\_\_\_\_

Type of policy:

Universal Life  Variable Universal Life  Participating Whole Life  Non-participating Whole Life  
 Term  Group Term  Graded Premium  Other: \_\_\_\_\_

Are there any loans on the existing policy? \_\_\_\_\_ If yes, what is the outstanding loan amount? \$ \_\_\_\_\_

Is this policy a Modified Endowment Contract (MEC)?

What is the current crediting rate shown on the in-force ledger? \_\_\_\_\_%

If there is a guaranteed crediting rate shown, please enter it here. \_\_\_\_\_%

## Existing Rider Information

Type of rider \_\_\_\_\_ Name of rider \_\_\_\_\_ Cost of rider \_\_\_\_\_

\_\_\_\_ Death benefit guarantee    \_\_\_\_ Return of premium

\_\_\_\_ Beyond age 100    \_\_\_\_ Spousal death benefit

\_\_\_\_ Child death benefit    \_\_\_\_ Other: \_\_\_\_\_

Source of information on this policy

\_\_\_\_ Actual policy    \_\_\_\_ In-force ledger

\_\_\_\_ Employer    \_\_\_\_ Other: \_\_\_\_\_

**NOTE: For a Life Insurance Review — You Must Fully Complete the Policy Information Below**

## Values to Illustrate for the Proposed Life Insurance

This illustration will compare your current life insurance policies to a new MetLife policy. We always show the current year, plus two additional years of your choice. When the policies are permanent insurance, this should be based on an in-force ledger obtained from the existing insurance carrier. If the policies are term insurance, enter zero in fields where there are no insurance values, or enter the anticipated future costs based on the term life insurance illustration.

Note: If you are comparing more than one policy, be certain to keep the years you are comparing consistent across all policies.

| Years to compare:                   | Current  | Year _____ | Year _____ |
|-------------------------------------|----------|------------|------------|
| Death benefit:                      | \$ _____ | \$ _____   | \$ _____   |
| Cash value:                         | \$ _____ | \$ _____   | \$ _____   |
| Account value:                      | \$ _____ | \$ _____   | \$ _____   |
| Cumulative premiums paid (to date): | \$ _____ | \$ _____   | \$ _____   |
| Guaranteed death benefit:           | \$ _____ | \$ _____   | \$ _____   |

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

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

**Insurance Products:**

- 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

# MetLife

Life insurance products are issued by:

**MetLife Investors USA Insurance Company**  
**MetLife Investors Distribution Company**

5 Park Plaza, Suite 1900  
Irvine, CA 92614  
metlife.com

And in NY by:

**Metropolitan Life Insurance Company**  
**First MetLife Investors Insurance Company**

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