

Annual Review



**MetLife**



Review Your Savings,  
Insurance & Estate  
Planning Goals

**An annual review can help** accomplish your savings, insurance and estate planning goals. We encourage you to review this guide with your financial professional, professional tax and legal advisors who can help achieve your most important goals.

## Savings Strategies

Individuals typically have two types of financial needs — savings and protection. The most common savings needs include the need to save for financial emergencies, college education and retirement. In addition, many of us have other personal saving goals that need to be addressed.

### Consider the following:

- How much of an emergency fund do you need?
- How much do you need to save for educational costs and how much have you saved?
- If you are not retired, when do you plan to retire?
- How much will you need to save for retirement?
- If you or your spouse are covered by a pension plan, how much retirement income do you expect and when will these benefits begin?
- How much do you expect to receive from Social Security?
- Would you benefit from a retirement planning review?

## Insurance Planning

Individuals need to consider a variety of insurance needs during their lifetime. Property/casualty insurance usually includes personal property, homeowners coverage, automobile insurance, umbrella policies and a variety of other coverages.

Personal insurance needs ordinarily include medical and dental insurance. In addition, long term care and disability income plans need to be considered.

Life insurance needs often change throughout your lifetime and should be reviewed on a periodic basis. The amount, type and the length of your life insurance needs usually depend upon your family needs, your financial situation and your health.

### Consider the following:

- Do you need to review your property/casualty insurance coverage?
- Do you need to review your health, dental, disability or long term care needs?
- Would you benefit from a comprehensive review of your life insurance needs?

## Estate Planning

Estate planning is a process of identifying, prioritizing and achieving your family and charitable giving objectives. Since needs, desires and tax laws can change over time, your existing estate plan should be reviewed periodically.

As you review your existing plan, consider the following:

- When was the last time your wills and trusts were reviewed?
- Does your attorney need to review/prepare any other legal documents such as a power of attorney or a living will?
- Do you need to review ownership and beneficiary arrangements for life insurance, annuities, pension plans and Individual Retirement Accounts?
- If you own a closely-held business, when was the last time your succession plan was reviewed?
- Have you estimated estate liquidity needs for final expenses, legal and probate costs, any federal or state inheritance taxes, loan repayment and family income needs?
- If your estate may be subject to federal estate taxation, are you utilizing any gifting strategies?
- Would your family benefit from an irrevocable life insurance trust?

## The Need for a Review

If you're concerned with your financial plans, now is the time to take action. As a first step, call your financial professional. This professional can review your needs and recommend strategies which can help achieve your financial objectives.

The savings strategy worksheet in this brochure can get you started. Please take a moment to review this with your financial professional.

MetLife offers a variety of insurance and annuity products. Evaluating all available financial opportunities may help you reach your goals.

This brochure is intended to provide you with a general overview of personal planning strategies. Always consult with your tax and legal advisors for guidance pertaining to your particular situation.

## Savings Strategies Worksheet

How much you have saved in:	Yourself	Spouse
Cash Investments		
Retirement Plans		
IRAs		
Annuities		
Life Insurance		
Total	\$ _____	\$ _____

MetLife life insurance policies and variable annuities have limitations, exclusions, charges, termination provisions and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than its original value. Please contact your financial professional for complete details.

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# MetLife

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

**Metropolitan Life Insurance Company**  
**First MetLife Investors Insurance Company**  
200 Park Avenue  
New York, NY 10166