

Exit Strategies for Business Owners



MetLife®

You're working hard today to build your business. And with careful planning, you're looking forward to a long and successful future. But have you asked yourself some important questions pertaining to your future and the future of your business?

- Do I have a plan in place for unexpected events such as disability or death?
- Do I want to retire? If so, when?
- If I retire, how does my business fit into my retirement plans?
- Who would take over my business if I were gone tomorrow?

Mapping the Future of Your Business

Establishing an exit strategy, no matter how you exit, is one of the most important planning issues facing your business. It protects you, your family, your partners and your employees – a lot of important people!

What is an exit strategy? Simply put, it's a comprehensive lifetime plan which prepares you to exit from your business, whether it happens during life or at death. Your exit strategy should focus upon three key areas:

- **Estate Planning:** Coordinating your retirement and succession plans into your overall estate plan
- **Retirement Planning:** Establishing a plan and reviewing it regularly
- **Succession Planning:** Protecting your business investment

Estate Planning

Coordinating your personal estate planning needs with your business planning needs is the key to a successful exit strategy. A sound estate plan will compliment your retirement and succession plans, thereby protecting you, your family and your business.



Protect your family,
partners and employees,
with an exit strategy.

Retirement Planning

The primary financial concern of most Americans today is saving for retirement. Whether you plan to retire or not, sound financial planning includes personal savings strategies which keep your retirement options open. Consider using your business dollars wisely to fund your personal savings objectives.

Succession Planning

If you are like many, your business represents one of the largest and most important assets that you own. The goal of succession planning is to protect the value of your business interest and to ensure that your business passes on to your successor consistent with your plans.

Whether you plan to sell or give your business away to family members, your succession plans need to be integrated into your overall retirement and estate plans to make sure you achieve your personal and business objectives.

Your Team Players

Developing an effective exit strategy will require a team effort between you and your professional advisors. Working with your financial advisor, attorney and accountant, your MetLife Investors representative can help you achieve your estate, retirement, and succession planning goals to avoid potential problems before they arise. ■

This document is designed to provide introductory information on the subject matter. MetLife Investors does not provide tax and legal advice.

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.

Variable universal life insurance (VUL) is underwritten by MetLife Investors Insurance Company on Policy Form Series CLP001 and CP002 and MetLife Investors Insurance Company of California on Policy Form Series CCP00104 and CCP00204. Guarantee Advantage Universal Life (GAUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-30-04 and, in New York, only by Metropolitan Life Insurance Company, New York, 200 Park Avenue, New York, NY 10166 on Policy Form Series 1E-30-04-NY. Legacy Advantage Survivorship Universal Life (LASUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-32-05 and, in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-32-05-NY. Universal Advantage Universal Life (UAUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-31-05 and, in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-31-05-NY. Corporate owned life insurance (COLI) is issued by New England Life Insurance Company on Policy Form Series NEV-14. All guarantees are based on the claims paying ability of the issuing insurance company. Products are distributed by MetLife Investors Distribution Company (MetLife Investors), 5 Park Plaza, Suite 1900, Irvine, CA 92614. November 2005.

Prospectuses for variable life insurance issued and/or distributed by a MetLife Investors insurance company, and for the investment portfolios offered thereunder, are available from MetLife Investors. The prospectuses contain information about the contract'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 fund choices. Clients should read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

MetLife Investors variable life insurance has limitations. 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 or annuitized, it may be worth more or less than its original value. All product guarantees are based on the claims-paying ability of the issuing insurance company.

For a non-MEC policy, income taxes are due upon withdrawal, only to the extent that they exceed basis. For a MEC policy, income taxes are due upon withdrawal and if withdrawn before age 59½, a 10% penalty tax may apply. Loaned amounts are generally not subject to income taxation.

Loans or withdrawals will decrease the cash value and death benefit.

Life insurance is medically underwritten, so all candidates should be in reasonably good health. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require an examination. Surrenders may be taxable. There may be partial and/or full surrender charges for early withdrawal from life insurance.

- 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

have you met life today?®

MetLife®