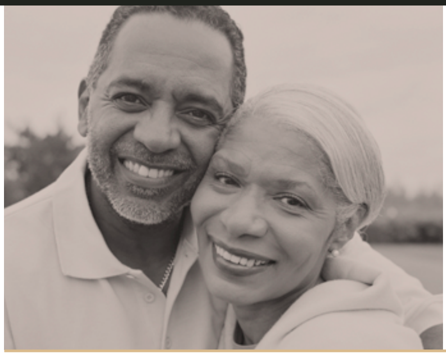
MetLife Investors

Term or Permanent

MetLife®



As your personal and financial situations evolve, it is important that you are prepared to meet these ever-changing needs with adequate resources. Knowing when, what type and how much insurance you will need can help you plan for an emergency or unforeseen circumstance.

Term Insurance on Your Terms

Term insurance may be appropriate for people who need solid financial protection for specified periods of time, or "term." This "no frills" life insurance does not accumulate cash value, so it can be offered to you at rates typically lower than universal or whole life insurance. The lower premiums enable you to buy higher levels of coverage when your need for this type of protection is often greatest.

Term insurance is a convenient and affordable means of providing solid protection for temporary needs your family may have during specific periods of time. Should you die during the term of the policy, the benefit amount you select is paid to your beneficiaries – when they need it most.

Term insurance may be used for:

- Tuition Costs: To fund your child's education.
- Mortgage Loans: To cover the duration of your home mortgage.
- Business Loans: To establish collateral for a loan while your business is getting off the ground.
- Estate Creation: To provide for your beneficiaries until your investment portfolio accumulates sufficient assets.

Or, use term insurance for any other time-specific financial security need that may arise.

Converting Term to Permanent

When purchasing term insurance, it is important to consider whether your policy allows you to convert your term policy into a permanent policy. Conversion options into permanent insurance can become important if your health or needs change.

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Why Permanent Insurance?

Permanent life insurance offers both death benefit protection and the ability to build cash values on a tax-deferred basis.

- **Universal Life** is a form of permanent insurance that provides flexible premium, death benefit and cash value options. This flexibility is important since accumulation and death benefit needs change over time. By adding optional riders, you can customize the policy to meet your needs.
- **Variable Universal Life** offers all the flexibility of universal life protection, and also offers a variety of investment options whose values vary based on market performance. Consequently, these policies may be suitable for those willing to assume investment risk. (These products are sold by prospectus, which you should read carefully before investing.)

- **Survivorship** life insurance covers two individuals on one policy, paying a death benefit upon the second death (when estate taxes are due). For married couples looking to fund their estate tax liability, survivorship life insurance is possibly the most cost effective method. It can be considerably less expensive than insuring each spouse independently.

In summary, the type of policy you buy will depend on your needs, your budget and your cash value accumulation goals. Term insurance is usually more attractive when your life insurance needs are short term or when your budget is limited. In contrast, permanent life insurance is more appropriate when your insurance needs are long term or if you need to accumulate cash values for lifetime needs.

Time To Review

Since your life insurance needs will change over your lifetime, now is the time to review your current policies or to assess your need for new ones. If you currently own life insurance, you may want to ask yourself the following questions:

- Is your existing life insurance policy providing adequate coverage?
- Have the needs that prompted you to buy your existing life insurance policy changed?
- Maybe your financial goals have stayed the same, but are the products you are using among the most competitive and cost-effective on the market today?

Life insurance products have advanced considerably in the past 10-15 years; make sure you own a life insurance policy that meets your needs today. ■

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