SCAN THIS QR CODE WITH YOUR SMARTPHONE OR TABLET TO SEE **SAMPLE PREMIUMS** AND **OTHER KEY COMPONENTS** OF EACH PRODUCT STRATEGY.

MetLife

1300 Hall Boulevard, 3F
Bloomfield, CT 06002-2910

MetLife

METLIFE PROVIDER UNIVERSAL LIFE

For Producer or Broker/Dealer Use Only. Not for Public Distribution.

12062483_Provider_UL_POSTCARD2_v3.indd 1 7/18/12 4:40 PM

Sometimes term insurance durations are not long enough. **Other times, universal life** with lifetime guarantees may be too expensive.

METLIFE
PROVIDER
UNIVERSAL LIFE

WHEN CASH VALUE IS NOT NEEDED, MetLife Provider Universal Life gives clients a new option that is somewhere in between. Now, designing the proper MetLife solution just depends on the clients' needs and preferences.

	HERE IS A QUICK GLANCE AT A RANGE OF OPTIONS CLIENTS CAN CONSIDER WITH METLIFE:				
	Guaranteed Level Term	**MetLife Provider Universal Life**	**Guarantee Advantage Universal Life®**	**MetLife Promise Whole Life 120SM**	**MetLife Promise Whole Life 120SM**
PRODUCT DESIGN	10, 15, 20 or 30 years	Coverage Continuation Benefit up to age 95[1]	Lifetime Coverage Continuation Rider	With 50% Flex Term Rider	All Base Policy
KEY BENEFITS	Lowest possible premium with guaranteed coverage for specified duration	Lowest possible premium for death benefit guarantees up to age 95	No-lapse protection for the insured's entire life	Blend of lower premiums and potential for some cash value accumulation	Guaranteed level premium, death benefit plus potential for more significant long-term cash accumulation

[1] At the policy anniversary on which the insured reaches the attained age of 95 (or an earlier selected age), the Coverage Continuation Benefit (CCB) will terminate (assuming that it was still active). At that time, the annually increasing premium required to keep the policy in force will generally go up significantly. The policy will remain in force if either there is sufficient net cash surrender value to pay the policy charges on each monthly due date or sufficient premiums are paid. Otherwise, the policy will lapse.

For Producer or Broker/Dealer Use Only. Not for Public Distribution.

Call your **Regional Sales Vice President** or **Life Sales Desk** today to learn which product design **best suits your client's needs.**

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-21-04 and in New York only by First MetLife Investors Insurance Company on Policy Form Series 5E-21-04-NY. MetLife Provider Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-36-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-36-12-NY. Guarantee Advantage Universal Life (GAUL) is issued on Policy Form Series 5E-34-07 and in New York only on Policy Form Series 1E-34-07-NY. MetLife Promise Whole Life 120 is generally issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY-A. All are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. July 2012

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

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

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

1206-2483 BDUL22782-TPD L0612264227[0713]
© 2012 METLIFE, INC.

SCAN THIS QR CODE WITH YOUR SMARTPHONE OR TABLET TO SEE **SAMPLE PREMIUMS** AND **OTHER KEY COMPONENTS** OF EACH PRODUCT STRATEGY.

MetLife

1300 Hall Boulevard, 3F
Bloomfield, CT 06002-2910

MetLife

METLIFE PROVIDER UNIVERSAL LIFE℠

SOMEWHERE IN BETWEEN

WHEN WHAT YOU NEED IS SOMEWHERE IN BETWEEN

METLIFE PROVIDER UNIVERSAL LIFE

For Producer or Broker/Dealer Use Only. Not for Public Distribution.

12062483_Provider_UL_POSTCARD2_v3.indd 3 7/18/12 4:40 PM

Sometimes term insurance durations are not long enough. **Other times, universal life** with lifetime guarantees may be too expensive.

METLIFE
PROVIDER
UNIVERSAL LIFE

WHEN CASH VALUE IS NOT NEEDED, MetLife Provider Universal Life gives clients a new option that is somewhere in between. Now, designing the proper MetLife solution just depends on the clients' needs and preferences.

	HERE IS A QUICK GLANCE AT A RANGE OF OPTIONS CLIENTS CAN CONSIDER WITH METLIFE:				
	Guaranteed Level Term	**MetLife Provider Universal Life**	**Guarantee Advantage Universal Life®**	**MetLife Promise Whole Life 120SM**	**MetLife Promise Whole Life 120SM**
PRODUCT DESIGN	10, 15, 20 or 30 years	Coverage Continuation Benefit up to age 95[1]	Lifetime Coverage Continuation Rider	With 50% Flex Term Rider	All Base Policy
KEY BENEFITS	Lowest possible premium with guaranteed coverage for specified duration	Lowest possible premium for death benefit guarantees up to age 95	No-lapse protection for the insured's entire life	Blend of lower premiums and potential for some cash value accumulation	Guaranteed level premium, death benefit plus potential for more significant long-term cash accumulation

[1] At the policy anniversary on which the insured reaches the attained age of 95 (or an earlier selected age), the Coverage Continuation Benefit (CCB) will terminate (assuming that it was still active). At that time, the annually increasing premium required to keep the policy in force will generally go up significantly. The policy will remain in force if either there is sufficient net cash surrender value to pay the policy charges on each monthly due date or sufficient premiums are paid. Otherwise, the policy will lapse.

For Producer or Broker/Dealer Use Only. Not for Public Distribution.

Call your **Life Wholesaler at (800) 453-0987, option 1,** today to learn which product design **best suits your client's needs.**

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-21-04 and in New York only by First MetLife Investors Insurance Company on Policy Form Series 5E-21-04-NY. MetLife Provider Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-36-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-36-12-NY. Guarantee Advantage Universal Life (GAUL) is issued on Policy Form Series 5E-34-07 and in New York only on Policy Form Series 1E-34-07-NY. MetLife Promise Whole Life 120 is generally issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY-A. All are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. July 2012

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

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

1206-2483 BDUL22782-ID L0612264227[0713]
© 2012 METLIFE, INC.