

We understand how important, and perhaps complicated, preparing for a secure retirement can be. After all, employees may ask a multitude of questions, such as:

- How long do my savings need to last?
- What will my expenses be in retirement?
- How can I provide for my spouse, a dependent, my heirs?
- Will my current retirement program deliver enough income when I retire?
- Which programs are the best for me?
- Which features and services should I choose?
- What is the best way to allocate my savings to meet my income needs?
- How do I convert my savings into income?

At MetLife's Retirement Income Center, we do more than simply answer questions. We make sure every answer is personal, so it pertains to your employee's life today—and to their dreams for the future.

Variable life insurance and annuities issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company (member NASD), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member NASD/SIPC), New York, NY 10166. Metropolitan Life Insurance Company, MetLife Investors Distribution Company, and MetLife Securities, Inc. are affiliates.

Like most annuity contracts, MetLife annuities contain charges and terms for keeping them in force. Contact a MetLife Account Executive for complete details.

Variable annuities are sold by prospectus only. The prospectus contains information about the product's features, investment objectives, risks, charges and expenses and the investment objectives, risks and policies of the underlying funding options, which you should consider carefully before investing. You can obtain a prospectus by calling 1-888-292-1630. Please read the prospectus carefully before investing.

To learn more about
Lifelong Income from MetLife

Contact your MetLife Account Executive
or call



1-888-292-1630

8:00 AM – 6:00 PM ET (Monday
through Friday, each business day)

Or log on to



**[www.whymetlife.com/
incomeforlife/](http://www.whymetlife.com/incomeforlife/)**

MetLife®

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

0705-4596 1900029515(0507)
L05071282[exp0509]
© 2007 METLIFE, INC. PEANUTS © United Feature Syndicate, Inc.

Retirement Income Center

MetLife®



Unparalleled Service and Support with One Call

income | now
later™

A Personal Approach

Income Specialists at our Retirement Income Center are skilled personal consultants. These knowledgeable specialists work hard to understand the unique retirement income needs of each employee and to find the best solution.

MetLife Income Specialists provide a vast array of services, including:

- Conducting a personalized retirement income needs analysis
- Explaining the suite of income products offered by MetLife
- Providing education on product and investment suitability based on each situation
- Providing real-time quotes for MetLife income products
- Assisting with what-if modeling on the website
- Evaluating which income payout option best suits an individual's retirement needs
- Assisting with the necessary applications and forms
- Helping employees navigate our website
- Providing account information and assisting with changes or transactions in a single phone call

Your employees can contact the MetLife Income Center toll-free at **1-866-438-6477**.

YOU AND YOUR EMPLOYEES ARE OUR HIGHEST PRIORITY...

- Our Income Specialists answer 80% of all inbound calls within 20 seconds.
- For after-hour calls, your employees can leave a message and we will call them back within one business day.
- For added convenience, we maintain a history of every client interaction.
- Our Income Specialists will initiate any follow-up that may be needed.
- We answer calls placed through hearing-impaired devices and offer translation services for over 140 different languages.

Income Specialists

In order to provide such a high level of service, our Income Specialists have undergone extensive training and are industry-designated professionals. When your employees call MetLife, they will work with

- National Association of Securities Dealers Registered Representatives
- Associates with Life, Health and Annuity licenses in all 50 states

In addition, MetLife requires every Income Specialist to undergo continuing education. This keeps them abreast of industry regulations, the latest in consumer service techniques, new products and services as well as the issues people face when it comes to making income last throughout retirement.

