

Create Lifelong IncomeSM

MetLife[®]



Employee communications overview

Help Your Employees Plan for Tomorrow, Today

MetLife has developed a comprehensive communications plan to educate your employees about our retirement income solutions so that they understand how important it is to create lifelong income. Each step contains a variety of communications designed to articulate the strengths of our benefits program and to explain how your employees can live better lives in retirement, knowing that they will have a steady flow of income. MetLife's Lifelong Income Program is flexible. We will work with you to determine the approach that best meets the needs of you and your employees.

Awareness

Inform employees about a new benefit offering made available from MetLife.



[A]



[B]



[C]

[A] Preavailability E-mail

This e-mail announces a new benefit offering and informs employees that they will be receiving more information in the near future.

[B] Kickoff Letters and E-mail Banners

These letters are used to announce the new benefit offering. Each can be sent in letter format or via e-mail (e-mail banners are provided). Letters have a tear-off card at the bottom, which includes information for quick reference. There are three versions of the kickoff letter: at/near retirement, far from retirement and untargeted (appropriate for all employee segments).

[C] Company Newsletter

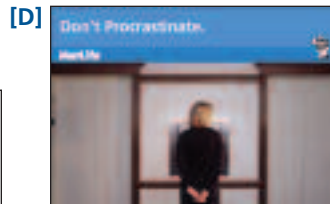
MetLife will provide information to use in your company's newsletter.

[D] Lead Generator

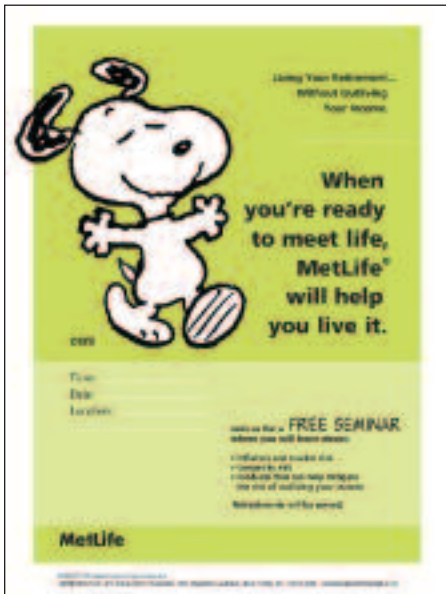
Teasers generate interest and stimulate action by the employee to call a MetLife Income Specialist or log on to our educational Web site. There are three separate lead generators: *Income Now*, *Income Later* and *Income Now and Later*.

[E] Seminar Announcement Poster

This poster announces the new Lifelong Income benefit offering to your employees at the workplace. Employees have the chance to participate in a seminar to learn about the three major risks people face in retirement and how MetLife can help reduce the effects of these risks.



[D]



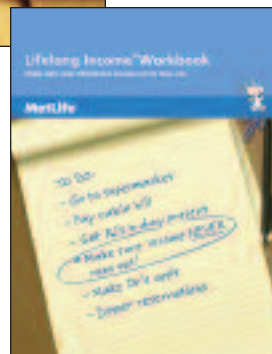
[E]

Interest

After announcing the new benefit offering, we provide a robust set of educational materials to generate interest in appropriate retirement solutions.



[F]



[G]

Overview Kit

Viewpoint Brochure and Lifelong Income Workbook: Once an employee selects or contacts us for more information, we will send him or her an overview kit, which includes the following:

[F] Viewpoint Brochure

This non product-specific educational brochure begins with a Q&A section that includes five frequently asked questions about retirement. An overview of the three major risks employees will face in retirement is included, along with a section about various types of annuities. The brochure is available in two sizes.

[G] Lifelong Income Workbook

This interactive workbook includes personal income gap worksheets. Employees can calculate the amount of money they need to save and invest so they don't outlive their income, whether they are *at*, *near* or *far from* retirement. Components of the workbook are also available as individual worksheets.

Intent

Once an employee has expressed interest in a specific retirement income solution, we have a variety of product-specific information to offer.



[K]

[K] Seminars

Our on-site seminars are intended to educate employees about the risks they will face in retirement and how MetLife's suite of Lifelong Income programs can help them combat these risks. There are three seminars available, appropriate for a universal audience, employees at or near retirement or for employees far from retirement.

[M] Educational DVD

The Lifelong Income DVD educates employees about the benefits of Lifelong Income from MetLifeSM. The DVD can be viewed on a computer or a television; if it is viewed on a computer, the viewer can download the Lifelong Income Workbook and Viewpoint Brochure or link to www.metlife.com/mybenefits for more information.

[L]

Of course, there is no way to be certain, but here are the facts:

1. Tomorrow's retiree will likely spend longer than ever before in retirement.
2. You could spend as many years in retirement as you did working.
3. Properly estimating your retirement income is one of the biggest challenges you will face in planning for your future.

The reality is that your money needs to last right along with you. MetLife retirement and income annuity options can help make that happen.

MetLife
Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10022

ACT NOW!

Don't Wait
XYZ Company
12 Elm Street
New York, NY 10014

15? 20? 25? 30?

How many years ...

[L] Postseminar Lead Generator

This mailing provides a high-level reminder of issues discussed at the participant seminar. It is to be mailed out after the seminar to remind employees to call an Income Specialist or to log on to MetLife's Web site for more information.



[M]

[H] Participant Fact Sheets

Participant fact sheets are designed to give employees a high-level understanding of each annuity product offered by MetLife. Fact sheets will be mailed to employees along with the overview kit.

MetLife Guaranteed Income Program™

MetLife

HOW IT CAN WORK FOR YOU

INCOME ANNUITY

MetLife Guaranteed Income Program provides a dependable stream of retirement income that you can count on when you retire.

MetLife Guaranteed Income Program may be right for you if you:

- Want to receive a steady stream of income to help pay for your retirement needs.
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KEY BENEFITS

- **Flexibility:** Choose from a variety of payment options.
- **Guaranteed:** MetLife's financial strength and long history of reliability.
- **Options:** Choose from a variety of payment options.
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- **Options:** Choose from a variety of payment options.

income|now

MetLife Retirement Income Insurance™

MetLife

HOW IT CAN WORK FOR YOU

INCOME ANNUITY

MetLife Retirement Income Insurance provides a dependable stream of retirement income that you can count on when you retire.

MetLife Retirement Income Insurance may be right for you if you:

- Want to receive a steady stream of income to help pay for your retirement needs.
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income|later

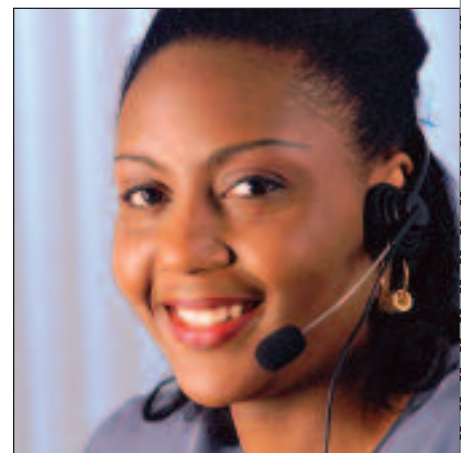
[H]

[J] Participant Web Site

Employees can log on to our easy-to-navigate Web site—www.metlife.com/mybenefits—to learn more about Lifelong Income from MetLife. Interactive planning tools, such as our Life Expectancy Calculator and Quote Tool, use Monte Carlo simulations to help employees think about longevity and decide how much money they need to set aside to create retirement income.



[J]



[T]

To learn more about Lifelong Income from MetLife

Contact a 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

have you met life today?®

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MetLife®

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