

# MetLife Promise Whole Life<sup>SM</sup>

## MetLife Promise Whole Life 120<sup>SM</sup>

Stacking Up Against the Competition

LIFE | WHOLE



# MetLife

The MetLife Promise Whole Life products feature guaranteed death benefit, cash value and level premiums. MetLife Promise Whole Life can meet the needs of clients looking for competitive cash value accumulation and income potential.

### Male 45, 2<sup>nd</sup> Best Class, Nonsmoker, \$1 Million Face

Company	Product	Current Cash Value <sup>1</sup> IRR Year 20	Current Cash Value IRR Rank	Current Cash Value <sup>1</sup> Year 20	Guaranteed Cash Value Year 20	Premium
MetLife	MetLife Promise Whole Life	3.49%	1	\$562,562	\$332,000	\$19,250
Guardian Life	Whole Life 99	3.36%	2	\$541,516	\$343,950	\$18,800
MassMutual	Whole Life Legacy 100	3.19%	3	\$533,463	\$377,030	\$18,860
Guardian Life	Whole Life 121	2.80%	4	\$417,738	\$332,350	\$15,430
Northwestern	Adjustable Complife	2.71%	5	\$532,681	\$341,050	\$19,870
New York Life	Whole Life AD 113	2.26%	6	\$498,715	\$343,910	\$19,560

### Female 55, 2<sup>nd</sup> Best Class, Nonsmoker, \$1 Million Face

Company	Product	Current Cash Value <sup>1</sup> IRR Year 20	Current Cash Value IRR Rank	Current Cash Value <sup>1</sup> Year 20	Guaranteed Cash Value Year 20	Premium
MetLife	MetLife Promise Whole Life	3.24%	1	\$731,776	\$389,000	\$25,750
Guardian Life	Whole Life 99	2.98%	2	\$648,754	\$400,060	\$23,480
MassMutual	Whole Life Legacy 100	2.74%	3	\$665,655	\$401,020	\$24,750
Guardian Life	Whole Life 121	2.45%	4	\$517,686	\$387,010	\$19,890
Northwestern	Adjustable Complife	2.45%	4	\$695,862	\$398,500	\$26,720
New York Life	Whole Life AD 113	2.29%	5	\$749,278	\$399,650	\$29,300

<sup>1</sup> Current Cash Value and Cash Value Internal Rate of Return numbers are based on the current dividend scale which is not guaranteed. Any presentation to clients that includes non-guaranteed values has to be part of a complete company approved illustration that includes guaranteed values.

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**With clients looking for competitive premiums and strong guaranteed internal rates of return on death benefit, MetLife Promise Whole Life 120 may be a more suitable product.**

**Male 45, 2<sup>nd</sup> Best Class, Nonsmoker, \$1 Million Face**

Company	Product	Premium	Rank	Guaranteed Death Benefit IRR Year 20
Guardian Life	Whole Life 121	\$15,430	1	10.23%
<b>MetLife</b>	<b>MetLife Promise Whole Life 120</b>	<b>\$15,710</b>	<b>2</b>	<b>10.08%</b>
Guardian Life	Whole Life 99	\$18,800	3	8.61%
MassMutual	Whole Life Legacy 100	\$18,860	4	8.58%
New York Life	Whole Life AD 113	\$19,560	5	8.28%
Northwestern	Adjustable CompLife	\$19,870	6	8.15%

**Female 35, 2<sup>nd</sup> Best Class, Nonsmoker, \$500,000 Face**

Company	Product	Premium	Rank	Guaranteed Death Benefit IRR Year 20
Guardian Life	Whole Life 121	\$4,465	1	14.60%
<b>MetLife</b>	<b>MetLife Promise Whole Life 120</b>	<b>\$4,500</b>	<b>2</b>	<b>14.54%</b>
Guardian Life	Whole Life 99	\$5,085	3	13.57%
New York Life	Whole Life AD 113	\$5,325	4	13.21%
Northwestern	Adjustable CompLife	\$5,770	5	12.57%
MassMutual	Whole Life Legacy 100	\$5,940	6	12.34%

**For more information on the MetLife Promise Whole Life Portfolio, contact MetLife today.**

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MetLife Promise Whole Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-10 in all jurisdictions except New York, where it is issued by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY. MetLife Promise Whole Life 120 is generally issued by MetLife Investors USA Insurance Company on Policy Form 5E-12-12 in all jurisdictions except New York, where it is issued by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY-A. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. August 2013

**Whole Life Insurance Products are:**

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed by Any Bank or Credit Union

# MetLife

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