



## Introducing MetLife Provider Universal Life<sup>SM</sup>

Effective June 25, 2012, MetLife will introduce MetLife Provider Universal Life. This new product will be an additional offering in MetLife's portfolio. MetLife Provider Universal Life can be an attractive alternative to those universal life products that have lifetime guarantees. MetLife Provider Universal Life has generally lower premiums to age 95. Further, term clients will now have a new option with guaranteed level premiums and death benefit up to age 95.

### MetLife Provider Universal Life Offers:

- The policy has death benefit guarantees up to age 95
- Competitive premiums to age 95, when compared to universal life with lifetime guarantees
- Attractive Internal Rates of Return (IRR) on death benefit to age 95
- Available riders are Waiver of Specified Premium, Acceleration of Death Benefit Rider and Guaranteed Survivor Income Benefit Rider

### [Click here](#) for other important information such as:

- State Availability
- Issuing Companies
- Software for Creating Proposals
- Group Conversions
- Backdating to Save Age
- Completing the Application
- Exchanging Pending or Recently Issued Policies for MetLife Provider Universal Life

### Marketing Materials

Core marketing materials are available on [metlifeinvestors.com](http://metlifeinvestors.com) as of June 25, 2012:

- MetLife Provider Universal Life Producer Guide
- MetLife Provider Universal Life Producer Highlight Sheet
- MetLife Provider Universal Life Client Brochure

If you have additional questions, please contact the Life Insurance Sales Desk.

#### 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

MetLife Provider Universal Life is issued by MetLife Investors USA Insurance Company on Policy Form 5E-36-12 in all jurisdictions except New York, where it is issued by Metropolitan Life Insurance Company on Policy Form 1E-36-12-NY. Both are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. June 2012

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