

MetLife

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How Much Do You Know About Retirement?

How old is the oldest living person?

■ 103 ■ 109 ■ 105 ■ 114

 114*

How Much Do You Know About Retirement?

What is the average retirement age in America?

- 61
- 62
- 65
- 67

 62*

How Much Do You Know About Retirement?

If you had \$100,000 for retirement today, how much might a financial advisor suggest you take out the first month so you never run out?

- \$100
- \$333
- \$427
- \$502

 **\$333***

How Much Do You Know About Retirement?

What is the average amount of money retirees receive each month from Social Security?

■ \$1,062 ■ \$1,400 ■ \$1,900 ■ \$2,300

❖ \$1,062*

The Risks You Face in Retirement

- Outliving your money
- Spending too much, too soon
- Ignoring inflation
- Relying on traditional sources of retirement income

Longevity Risk

People greatly underestimate the time they will spend in retirement



Half of all men age 65 are expected to live beyond 85, and one in four will live beyond 92.



Half of all women age 65 are expected to live beyond 88, and one in four will live beyond 94.



In half of all couples age 65, one person is expected to live beyond 92, and one in four will live beyond 97.

Inflation Risk

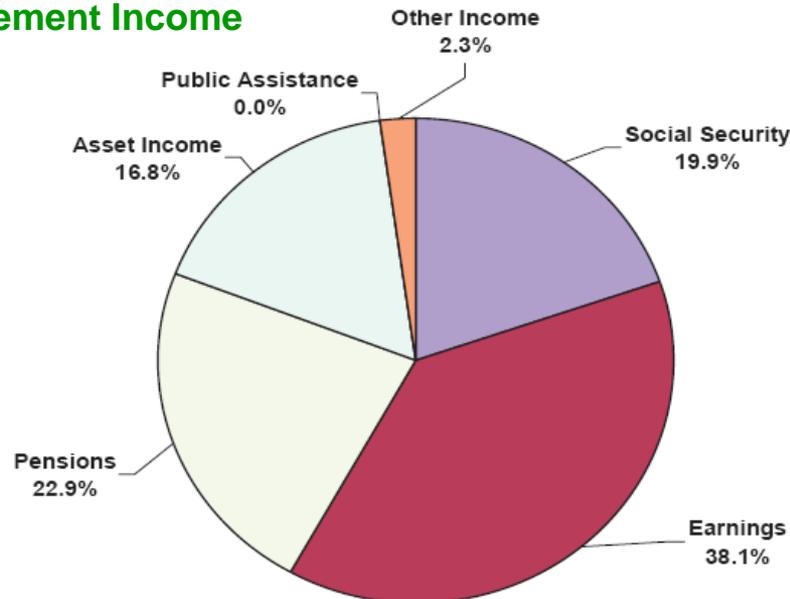
- Inflation is tough to predict, and has been very low recently
- Even a low rate of 3% can have an enormous impact on your purchasing power over long periods of time
- Some things, like healthcare costs, may rise even faster than inflation

				
	Postage Stamp	Ice Cream	Eggs	New Home
Projected Cost in 2026	91¢	\$7.99	\$1.58	\$465,522
2003	37¢	\$3.75	\$1.18	\$213,700
1980	15¢	\$1.76	88¢	\$98,100

Relying on Traditional Sources of Retirement Income

- Contributing to a workplace retirement plan can be a great start, but will it be enough?
- Social Security is unlikely to provide enough to meet your income needs in retirement

Sources of Retirement Income



Lifelong Income from MetLifeSM

What is *Lifelong Income*?

- A guarantee of retirement income, for as long as you live¹
- An income annuity from MetLife that offers reliable protection against outliving your savings
- Income protection you cannot create on your own

What is an *Income Annuity*?

An **Income Annuity** is:

- A contract issued by an insurance company that provides an option to receive a steady stream of income over the lifetime of an annuitant or over some other time-period.
- Primarily used for retirement income purposes.

Only annuities can manage all the risks to retirement security, and guarantee that retirees do not outlive their retirement savings.

Lifelong Income Solutions

MetLife Guaranteed Income Program in Action...



Cecilia, 65

Expects to retire in six months

Lifelong Income Solutions

Situation

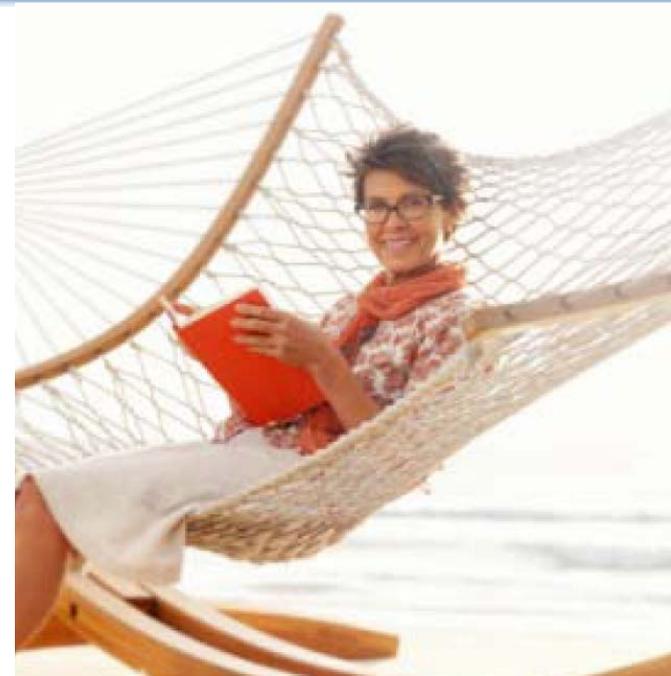
Cecilia, 65, married

- Retires in six months
- Has \$160,000 in her 401(k) and \$25,000 in additional savings
- Estimates a retirement income gap of \$600 per month

Solution

Cecilia is considering two options:

- 1. Withdraw \$600/month from her 401(k) and run the risk of running out of money
- 2. Allocate \$114,000* from her 401(k) to MetLife's Guaranteed Income Program by purchasing an annuity to receive \$600 a month for life, and the income will continue to her husband if she passes away first, and vice versa. The contract's annuity purchase rates go up and down so at any point in time the cost for her \$600 could have been different.



MetLife Guaranteed Income Program – Benefits and Features

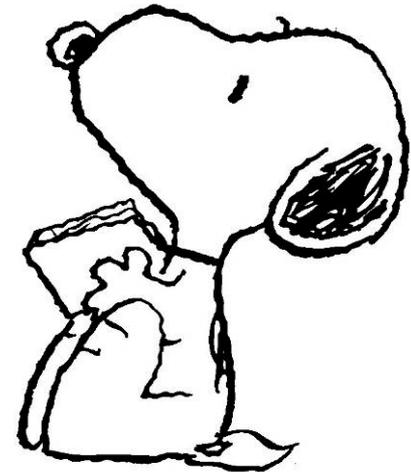
- Dependability – fixed amount of income
- Security – income guaranteed for life & payments guaranteed by MetLife¹
- Flexibility – wide array of payout choices² Payment Options
 - Lifelong Income for YouSM
 - Lifelong Income for You with guarantee periods
 - Lifelong Income for TwoSM
 - Lifelong Income for Two with guarantee periods
- Return of Premium Guarantee/Inflation protection options for fixed percentages (1%, 2%, 3%, or based on changes on CPI)
- Withdrawal Feature Available

¹ Guarantees subject to financial strength and claims-paying ability of Metropolitan Life Insurance Company

² MGIP payments commence with 12 months

MetLife Guaranteed Income Program – Immediate Fixed Income Annuity

- Guaranteed lifelong income¹
- Fixed payments that never change, regardless of market conditions
- Death benefit



Why MetLife?

- A leader in employee benefits
- The first insurance company to offer group annuities for employees in 1921
- The #1 provider of annuities to employees¹
- Consistently awarded high ratings by agencies that assess paying ability and financial strength of insurance companies²



¹ LIMRA, In force Premiums & Equivalents Sales Reports, 2009.

² For current ratings information and a more complete analysis of the financial strength of MLIC, please go to www.metlife.com and click on "About MetLife," "Ratings."

Additional Information Available from MetLife

How can we help you?

Web



Access information and income planning tools at www.metlife.com/mybenefits.

Phone



Connect with Income Specialists for education and assistance at **866-438-6477**, select **Option 1**.

-
- Ask me questions
 - Schedule an appointment with an Income Specialist by calling **866-438-6477**
 - Visit www.metlife.com/mybenefits, enter “State of Maryland” when prompted for Company Name

MetLife

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Guaranteed Income Program® *Form# G.4280*

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