

MetLife Personal Pension Builder®



MetLife®

FIXED DEFERRED INCOME ANNUITY

With MetLife Personal Pension Builder, you can create your own pension plan. It's simple. During your working years, you secure a guaranteed¹ stream of future income through automatic payroll deductions or electronic funds transfers (EFTs); once you retire, you receive regular income payments that will last as long as you live.

Personal Pension Builder is designed to supplement your existing retirement portfolio and provide a new way to help secure your financial future.

HOW PERSONAL PENSION BUILDER CAN WORK FOR YOU

Chances are good that you'll need more than Social Security or other savings to cover your needs in retirement. By contributing a regular amount each month through automatic payroll deduction or electronic funds transfer, you can accumulate a personal pension that will pay you guaranteed retirement income each month—income that will be paid for as long as you live.¹

MetLife Personal Pension Builder may be right for you if you:

- Do not have a traditional pension plan but want a guaranteed¹ stream of income in retirement
- Want to ensure that you will not outlive your retirement savings
- Know you will need more retirement income to support your lifestyle
- Seek a fixed, dependable income that will not be affected by stock market declines

KEY BENEFITS

- **Dependability**—the amount you receive each month will never decline—even if the markets do—and is guaranteed to last as long as you live.¹
- **Simplicity**—automatic payroll deduction/electronic funds transfer makes building retirement income easy.
- **Sensible**—by making regular purchases over time, you can “dollar-cost-average” and reduce the risk of purchasing your future income when it's more expensive.
- **Flexibility**—you can buy as much future income as you need, change the date income payments begin or even provide Lifelong Income for Two.
- **Portability**—the income you've purchased in MetLife Personal Pension Builder is always yours. Even if you change jobs, the income is yours to keep.
- **Assistance**—MetLife Income Specialists will help you evaluate the options that best meet your needs.
- **Confidence**—we bring over 140 years of experience and financial strength to your retirement planning.

income | laterSM

PRODUCT DETAILS

- **Minimum Purchase Payment**—\$50 monthly contribution, \$1,000 single sum contributions.
- **Income Payment Start Date**—no earlier than age 50 (or two years after your first purchase if later), no later than 85.²
- **Income Payment Frequency**—monthly, quarterly, semiannually or annually.
- **Purchase Payment Method**—payroll deduction, EFT or check (for single sum contributions).
- **Withdrawal Feature**—you can withdraw all or a portion of the commuted value of your annuity (as defined in the contract) within the 60 days following your income payment start date.³
- **Death Benefit**—if you die before you begin receiving income payments, your beneficiary will receive all of your contributions, accumulated at the guaranteed rate of 3%.
- **Inflation Protection**—this optional feature protects the purchasing power of your income.


To learn more about Personal Pension Builder

Contact a MetLife Income Specialist at

 **1-866-438-6477**

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

Or log on to

 **www.metlife.com/mybenefits/**
and click on Guaranteed
Lifelong Income

MetLife®

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PAYMENT OPTIONS^{3,4}

MetLife Personal Pension Builder offers a range of income types, so you can choose the payment option that best suits your needs.

- **Lifelong Income for YouSM**—Guarantees you will receive fixed payments as long as you live.
- **Lifelong Income for Two**—Guarantees fixed payments to you and another person for as long as either of you is alive.
- **Guarantee Period**—Guarantees income for life with the assurance that should you (or you and another person, with Income for Two) die during your selected period (between five and 30 years) payments will continue to your beneficiary for the time remaining.

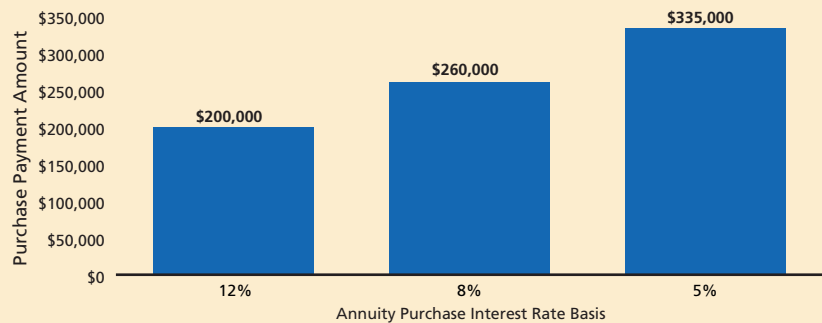


Peter, age 45.

REDUCING INTEREST RATE RISKS

Let's look at a hypothetical deferred single life income annuity to see how purchasing over time works. Assume a 45-year-old makes an annual \$5,000 income annuity purchase payment for the next 20 years to this annuity (totaling \$100,000), where annuity purchase rates changed with market interest rates that varied between 5% and 12%. At the end of the 20 years, an annual income of \$26,500 would have been purchased. If instead retirement savings were used to buy a single life income annuity with a lump sum at the end of the 20-year period, the amount needed to purchase the same amount of income could vary dramatically, depending on the level of interest rates at the time of purchase. For example, if rates were 5%, it would have cost \$335,000 to purchase this income amount, while if rates were 12% it would have cost \$200,000.

\$5,000 per year for 20 years = \$100,000



This is a hypothetical illustration to explain the advantages of making purchases over time under a deferred single life income annuity. This does not reflect any MetLife product, and the payments shown do not take into account the time value of money. The illustrative payment amounts are based upon the Society of Actuaries Annuity 2000 Mortality Table C, no expense load and a regular series of varying interest rates (starting at 5% in the first year, increasing by 1% each year until reaching 12%, then decreasing by 1% a year until reaching 5%, etc.). The illustration does not reflect the effect of taxes.

¹ All guarantees are based on the claims-paying ability and financial strength of MetLife.

² If qualified or IRA money is used, income payments must begin by April 1st following the date you reach age 70½.

³ Withdrawals and/or certain income payments may be subject to a 10% penalty tax in addition to ordinary income tax if you are under age 59½ at the time payments are received.

⁴ For details on your payment options, please see the product brochure or contact a MetLife Income Specialist at 1-866-438-6477.

Like most annuity contracts, MetLife annuities have charges and terms to keep the contract in force. Product features and availability may vary by state.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this brochure is not intended to (and cannot) be used by anyone to avoid IRS penalties. This brochure supports the promotion and marketing of annuities. You should seek advice based on your particular circumstances from an independent tax advisor.