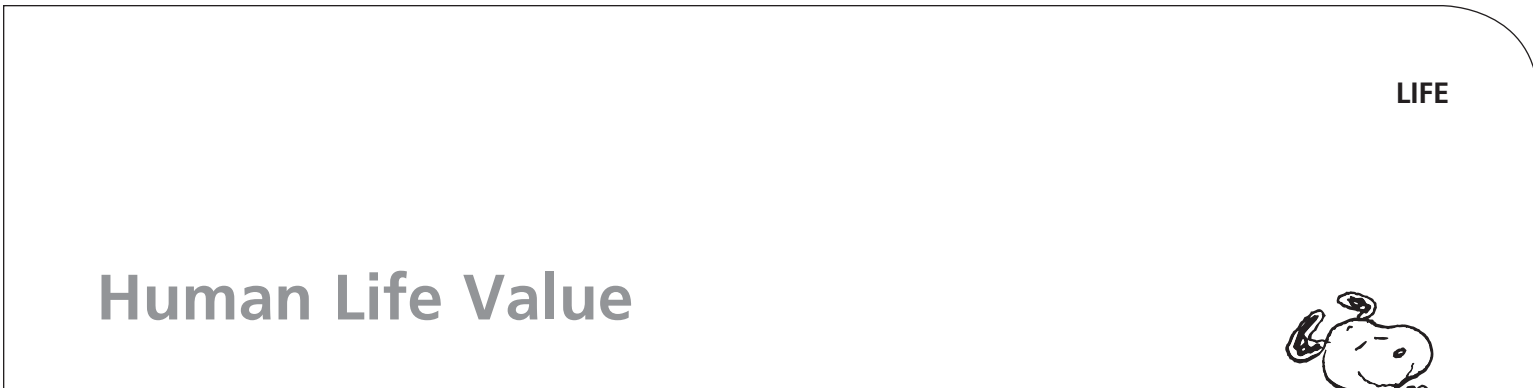
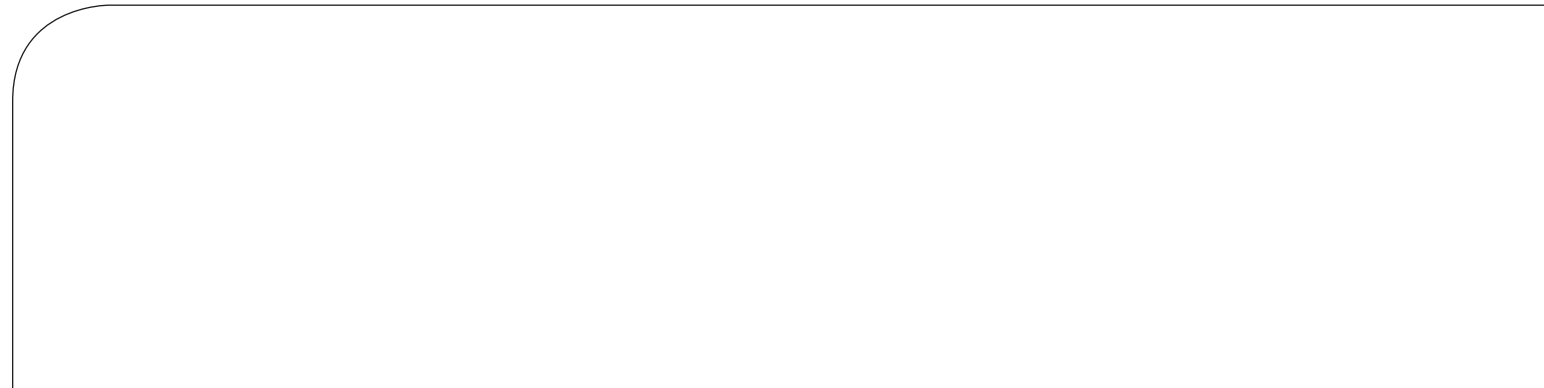




protect
your family's future



LIFE

Human Life Value



MetLife

The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. Before implementing a strategy involving life insurance, it would be prudent to make sure that you are insurable by having the policy approved. Like most insurance policies and annuity contracts, MetLife policies and contracts contain exclusions, limitations, reductions of benefits, surrender charges and terms for keeping them in-force. Your MetLife financial professional can provide you with costs and complete details.



how secure is your
family's future

MetLife

Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166
www.metlife.com

0911-3417 HLVBroch(0909)
L1109075297[exp1011][All States][DC,PR]
© 2009 METLIFE, INC. PEANUTS © United Feature Syndicate, Inc.

In today's fast paced world many of us get caught up in the routines of day-to-day living, making it easy to forget about why we work so hard in the first place: to provide for our spouses, children and others who depend on us.

Taking steps to protect your family's income is a caring and responsible act. If you're considering life insurance, then you are ready to create your own personal safety net—one you and your family can depend on.

The first step toward protecting your family is to determine the right amount of life insurance for your situation. Only after you've determined an appropriate amount should you begin to consider which type of policy best suits your needs.

YOU'RE NOT ALONE

If you're unsure about how much protection is enough, you're in good company. Most Americans have a difficult time determining how much life insurance is right for them and as a result, leave their families unprotected.¹ In fact, families who lose their -primary wage earner often experience a significant reduction in their standard of living. Consequently, it's critical to ensure your family will be provided for.

The first step toward protecting your family is to determine the right amount of insurance for your situation.

WE'RE HERE TO HELP

With the help of your MetLife financial professional, we can make determining an appropriate amount of coverage quick and easy. Using a tool called Human Life Value, your representative can help you quickly determine how much life insurance you need to help ensure your family's financial security.

WHAT IS HUMAN LIFE VALUE?

Human Life Value is a simple and easy way to quantify the economic value you provide to your family's household. It's more than just replacing your income, Human Life Value takes into account everything you provide for your family, including:

- Salary
- Benefits/Health Insurance
- 401(k) and retirement savings
- Personal services that you perform for your family

your human life value

YOUR HUMAN LIFE VALUE IS IMPORTANT TO YOUR FAMILY'S FUTURE

Consider your situation: have you ever thought about how much you will contribute to your family over your entire lifetime?

CURRENT AGE	ANNUAL EARNED INCOME				
	\$25,000	\$50,000	\$100,000	\$250,000	\$500,000
30	\$875,000	\$1,750,000	\$3,500,000	\$8,750,000	\$17,500,000
35	\$750,000	\$1,500,000	\$3,000,000	\$7,500,000	\$15,000,000
40	\$675,000	\$1,250,000	\$2,500,000	\$6,250,000	\$12,500,000
45	\$500,000	\$1,000,000	\$2,000,000	\$5,000,000	\$10,000,000

The chart above represents total income that would be earned by the insured to age 65. This assumes no increase in annual income. To determine your human life value, you would have to adjust the total for, among other things: taxes, the cost of items you consume, and the present value of amounts to be received or spent in the future

Human Life Value is a widely accepted tool, often used in courts of law in settling wrongful death cases. The U.S. Department of Justice used Human Life Value in determining benefits for victims of the September 11, 2001 terrorist attacks.²

PUTTING YOUR HUMAN LIFE VALUE INTO PERSPECTIVE

Consider how your Human Life Value compares to your other insurable assets. In the event of a loss, you would probably expect full value replacement for your biggest purchases, such as your car or your home. You'd probably never leave your car or your home exposed. Why not protect your entire Human Life Value, particularly when your family stands to lose so much mor



THE GUIDANCE YOU NEED

At MetLife, we feel we have a responsibility to help our clients make conscious, deliberate decisions about their futures, rather than leaving their futures to chance and good luck.

Your MetLife financial professional has the tools and resources to help determine your Human Life Value and to evaluate your personal situation. In addition, your representative can review any existing coverage you may already have in order to identify gaps in coverage and address your growing needs. Speak with your MetLife financial professional today to find out more.

GET PROTECTION FROM AN INDUSTRY LEADER

As the leader in the life insurance industry,³ MetLife is helping to provide financial freedom for more Americans than any other company. With more life insurance in force than any other carrier,⁴ MetLife and its affiliates have an enormous responsibility to their policyholders and those who depend on them.

¹ Trillion Dollar Baby: The Sales Potential of the Underinsured Life Market, LIMRA International, 2005.

² "Victims' Families Still Struggle with Finances," USA Today, September 2002.

³ Based on total number of policies in force, U.S. Annual Individual In Force Report, LIMRA, 2005.

⁴ Based on total life insurance in force with U.S. Life Insurers as of December 31, 2005, Best's Insurance Reports – Life Health, US 2006 Edition.