

Human Life Value

MetLife[®]



*How secure is your
family's future?*



Why Are We Here?

- Your Responsibility
- Your Decision
- Your Human Life Value
- Your Solution



In Today's Fast-Paced World

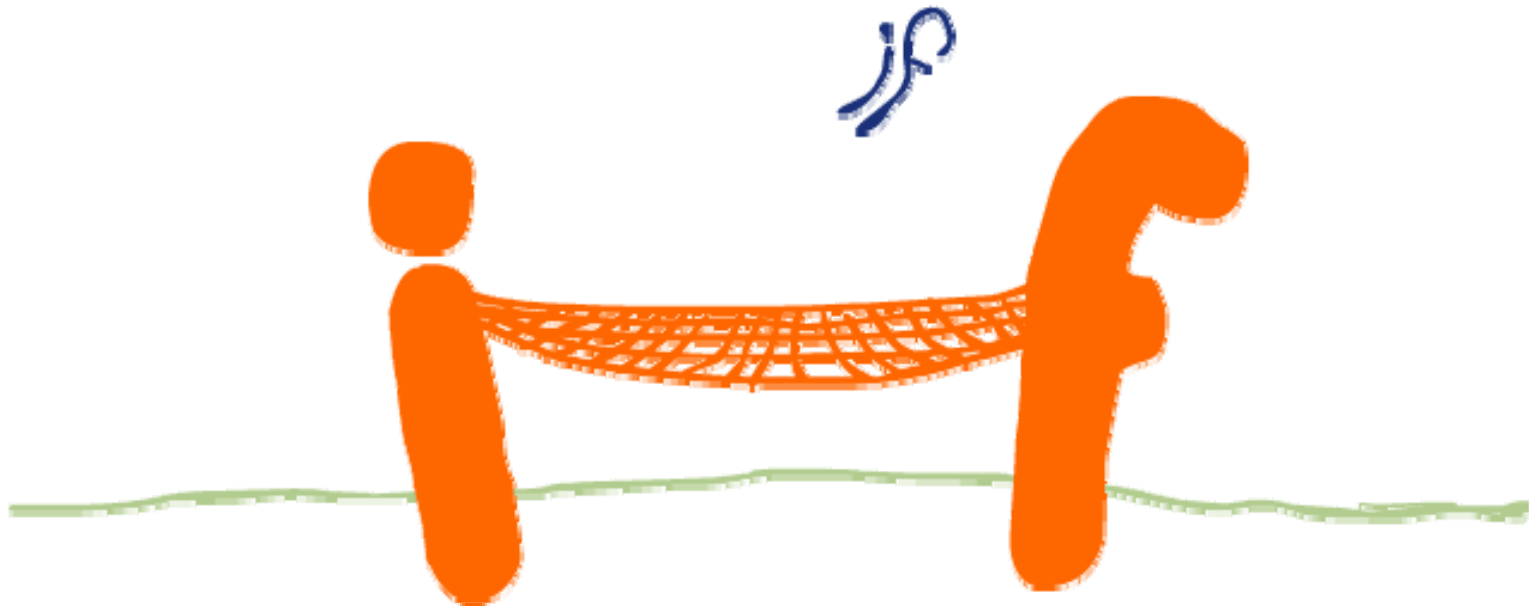
- Many of us get caught up in day-to-day living
- It can be easy to forget about **WHY** we work in the first place

To **protect** those who **depend** on us



Your Responsibility

- Taking steps to protect your family is a caring and responsible act
- With life insurance, you can create a personal safety net both you and your family can depend on



How To Start

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

Only then should you think about what *type* of policy best suits your needs

You're Not Alone

48 million American households feel they need more life insurance, yet many will not take action*

- 52% find it difficult to decide how much is needed
- 43% worry about making the wrong decision

Did you know?

Families that lose their primary wage earner often experience a significant reduction in their standard of living

We're Here to Help

- We can help you **quickly** determine how much life insurance you need to ensure your family's **financial security**
- Using a tool called **Human Life Value**



What Is Human Life Value?

- Quantifies the economic value of everything you provide for your family
- More than just replacing your income, it takes into account everything: employer-provided benefits, value of personal services, etc.

$$\begin{array}{rcl} & & \text{Earnings to Retirement} \\ \text{PLUS} & + & \text{Fringe Benefits} \\ \text{PLUS} & + & \text{Personal Services} \\ \underline{\text{MINUS}} & - & \underline{\text{Personal Consumption}} \\ & = & \text{Your Human Life Value} \end{array}$$

Already a Widely Accepted Tool

Used by U.S. courts for wrongful death suits



Consider Your Situation

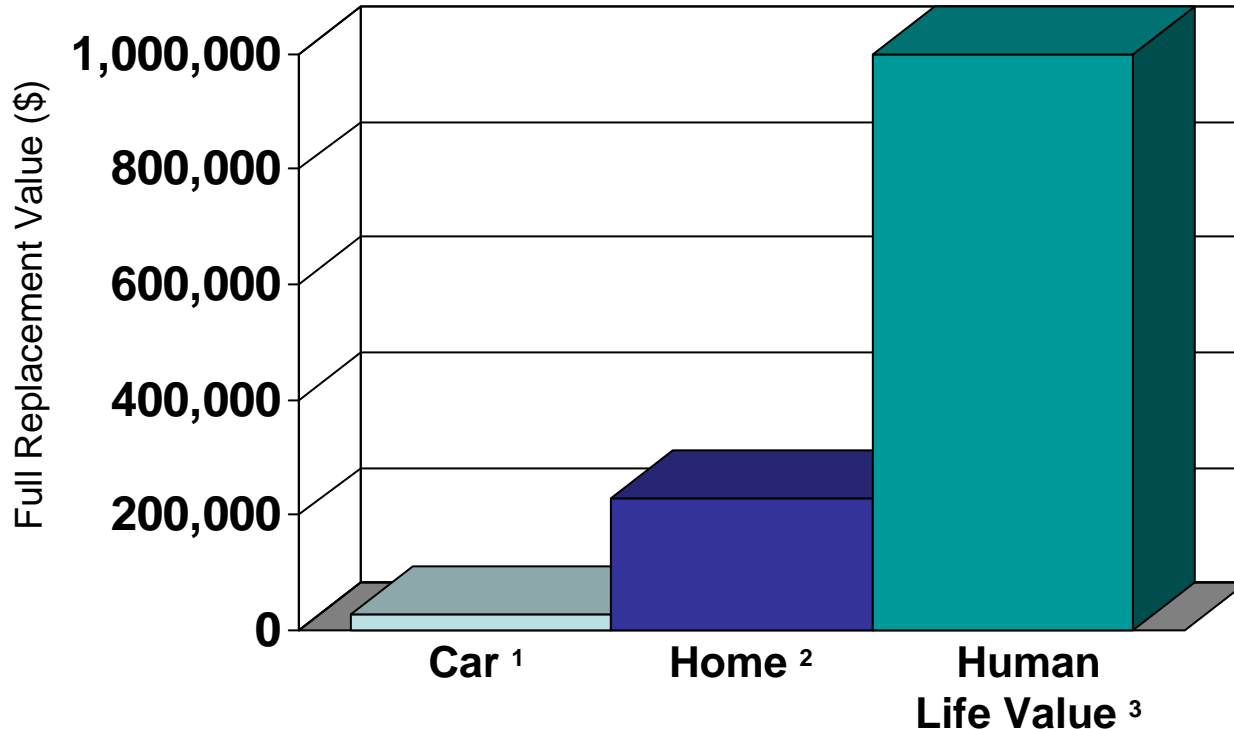
Have you ever thought about how much you will contribute to your family over your entire lifetime?

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 is a hypothetical representation of the 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.

Putting it In Perspective

- You fully insure your car and your home
- Why wouldn't you protect your entire Human Life Value, particularly when your family stands to lose so much more?



(1) Average price of a new car purchased in the United States, NADA Data, National Automobile Dealers Association AutoExec magazine, 2006.

(2) Average price of one family house in the United States, National Association of Realtors, 2006.

(3) Example of a typical Human Life Value. Your actual Human Life Value varies based on your personal information.

Next Steps

Your MetLife financial professional can help determine your Human Life Value and evaluate your personal situation.

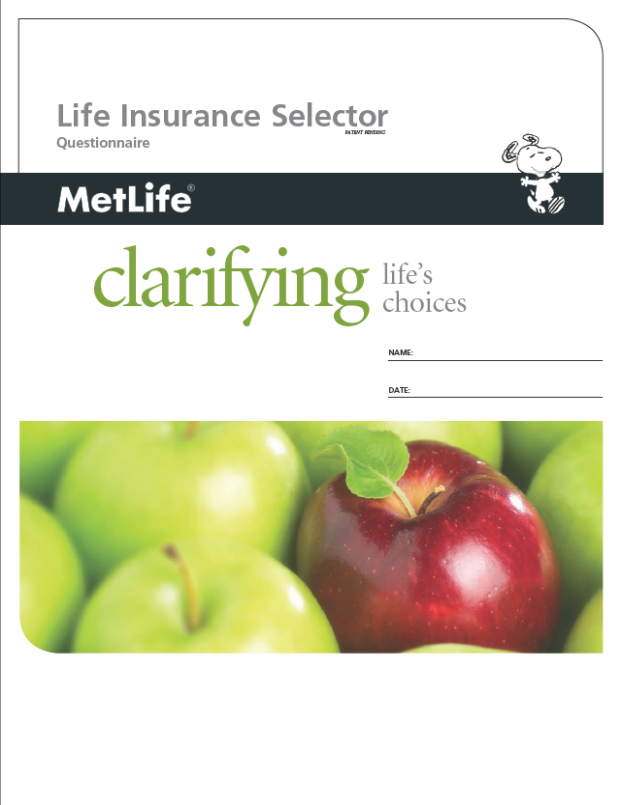
At MetLife, we feel we have a **responsibility to help our clients make **conscious, deliberate** decisions about their futures, rather than leaving their futures to chance and good luck.**



Once You Know How Much

The next step is to determine what kind of insurance is most appropriate

Your MetLife financial professional has the tools and resources to help you **clarify life's choices**



The image shows a questionnaire form titled "Life Insurance Selector Questionnaire". The form features the MetLife logo and the slogan "clarifying life's choices". It includes fields for "NAME:" and "DATE:". Below the text is a photograph of several apples, with one red apple in the foreground and several green apples in the background.


Life Insurance Selector
Questionnaire

MetLife®

clarifying life's choices

NAME: _____

DATE: _____



MetLife®

Like most insurance contracts, MetLife contracts contain exclusions, limitations, reduction of benefits, surrender charges and terms for keeping them in force. Your representative can provide you with costs and complete details.