



Introducing MetLife Promise Whole Life 120SM

On March 5, 2012, MetLife will introduce MetLife Promise Whole Life 120. This whole life product is the perfect complement to MetLife Promise Whole LifeSM, expanding MetLife's whole life product portfolio. You will now be able to widen your client base, and meet additional client whole life needs.

MetLife Promise Whole Life 120 offers:

- Very competitive **premiums**
- Attractive **long-term cash value**
- Minimum face amount of \$250,000

Similar to the current MetLife Promise Whole Life, **MetLife Promise Whole Life 120** also offers:

- **Guaranteed¹ Death Benefit**
- **Guaranteed Cash Values** that grow each year, tax-deferred.
- **Guaranteed Premiums** for the life of the policy—regardless of future changes to client's age or health.
- The **Flex Term Rider (FTR)** with premium flexibility allowing you to meet your clients total life insurance need at a more affordable cost. The face amount of the FTR can be guaranteed to age 85.
- **The Enricher[®]** with the ability to increase life insurance protection and cash value, and inject premium flexibility.
- **The Potential for Dividends**

Please note: The FTR will not be available in New York for the March 5, 2012 launch. Please check future releases for more details and state availability. Also, the FTR and The Enricher are not available on the same policy.

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

- Transition Dates
- Completing the Application
- Issuing Companies
- Illustration Software
- Group Conversions
- Backdating to Save Age
- Exchanging Recently Issued policies for MetLife Promise Whole Life 120

Marketing Materials

Find core marketing materials on metlifeinvestors.com as of March 5, 2012, including:

- **MetLife Promise Whole Life and MetLife Promise Whole Life 120** Producer Guide – **Combined!**



- **MetLife Promise Whole Life** and **MetLife Promise Whole Life 120** Producer Highlight Sheet – ***Combined!***
- **MetLife Promise Whole Life 120** Client Brochure

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

¹ Guarantees are subject to the claims paying ability and financial strength of the issuing insurance company. See the product guide or a sample policy for additional product details.

Insurance Products Are:
• 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 Promise Whole Life 120 is issued by MetLife Investors USA Insurance Company generally on Policy Form 5E-12-12 in all jurisdictions except New York, where it is issued by Metropolitan Life Insurance Company on Policy Form 1E-12-10-NY-A. Both are MetLife companies. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. February 2012

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