



**MetLife**<sup>®</sup>

# My. Loved Ones.

**METLIFE**

LIFETIME WITHDRAWAL GUARANTEE™ RIDER  
AND SPOUSAL CONTINUATION FEATURE

GUARANTEEING LIFETIME INCOME  
FOR BOTH HUSBAND AND WIFE





## Meet Patrick and Susan Love.

At age 60, the Loves are living their dream of early retirement. They've worked hard over the years and have \$1 million put away in Patrick's 401(k) account.

## Patrick and Susan would like to:

- Begin taking income immediately and guarantee that both Patrick and Susan receive income for as long as they live
- Continue to grow their assets, even while taking income, in order to keep up with inflation
- Stay in control of their assets
- Ensure that their son, Mark, is taken care of if they should die prematurely

The Loves might consider a **MetLife Investors variable annuity** with the optional **Lifetime Withdrawal Guarantee (LWG)** rider.

### Please Note:

The optional Lifetime Withdrawal Guarantee rider offers guaranteed lifetime income (up to 5% of the Total Guaranteed Withdrawal Amount) if withdrawals begin at or after age 59½. This hypothetical case study is specifically designed to highlight just one aspect of this rider – spousal continuation. For more information about the rider and to review the additional benefits and features of the LWG, please see the My.Independence MetLife Lifetime Withdrawal Guarantee brochure.

### LWG Facts:

- Optional benefit is available to purchasers age 85 or younger and must be elected at contract issue. **The maximum issue age for this rider may be reduced in connection with the offer of the contract through certain broker/dealers.**
- Revocable within the 30 days following the 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup> or later contract anniversaries.<sup>1</sup>
- Available for an additional annual charge of 0.50% (single life) or 0.70% (joint life) of the Total Guaranteed Withdrawal Amount, deducted from the account value and assessed on the contract anniversary date.<sup>2</sup>

# A HYPOTHETICAL CASE STUDY

Initial Investment: \$1 million  
 Initial Total Guaranteed Withdrawal Amount: \$1 million<sup>3</sup>  
 Total Withdrawals Taken: \$793,061

## Patrick Love: husband

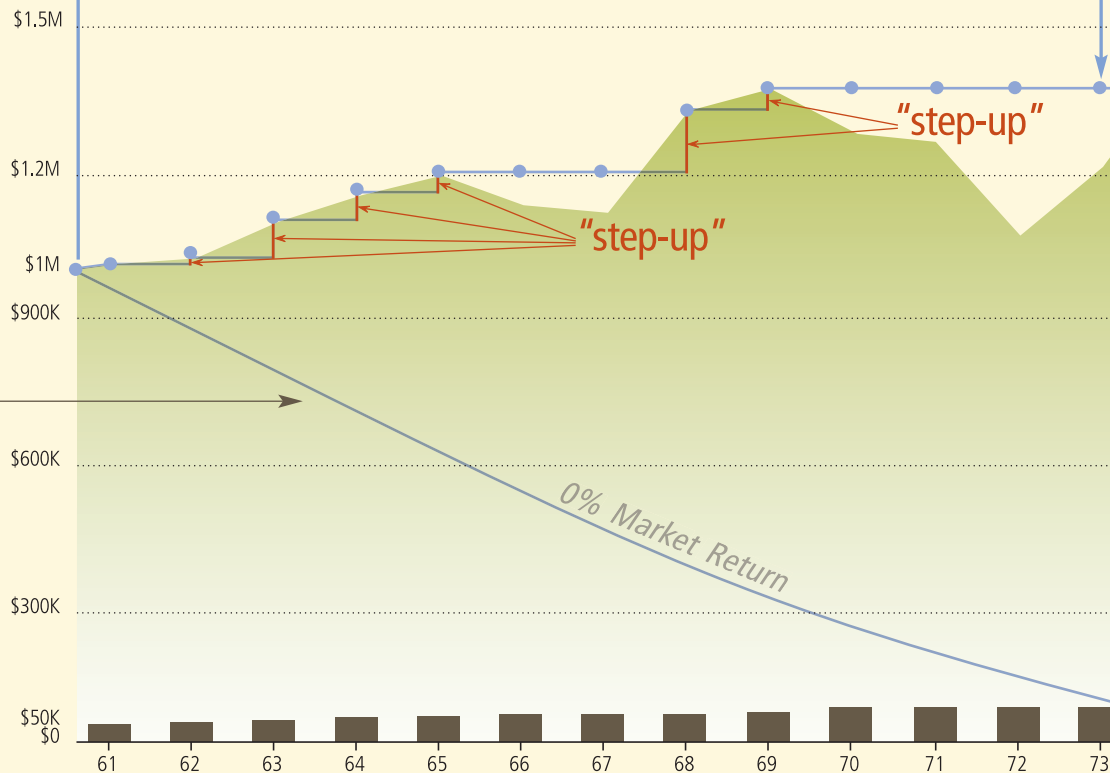
At age 60, Patrick rolled his 401(k)<sup>4</sup> account balance of \$1 million into a MetLife Investors variable annuity and elected the "joint life version" of the optional Lifetime Withdrawal Guarantee (LWG) rider.

He begins withdrawing 5% of his Total Guaranteed Withdrawal Amount immediately. Over the years, his Total Guaranteed Withdrawal Amount "stepped-up" automatically on his contract anniversary when his investments performed well and his account value was greater than his Total Guaranteed Withdrawal Amount.

Upon Patrick's death at age 73, his Total Guaranteed Withdrawal Amount was \$1,391,124.

### What would happen with a 0% market return?

- Patrick would be able to withdraw \$50,000 per year (5% of his initial Total Guaranteed Withdrawal Amount of \$1 million) until his death at age 73.
- Susan, upon continuing the contract at Patrick's death, would continue to receive \$50,000 per year until her death at age 86, even though her account value dropped to zero when she reached age 75.



The gross average annual rate of return in this example (for the entire period) is 9.26%.

1 May not be re-elected once revoked.

2 Charge is based on the Total Guaranteed Withdrawal Amount as described in the prospectus. The annual charge will continue until the rider is terminated. Please see prospectus for events that terminate the rider. The annual charge may increase to the charge applicable to current annuity purchasers if a "step-up" occurs. Maximum allowable charge is 0.95% for single life and 1.40% for joint life.

3 His Total Guaranteed Withdrawal Amount initially equals his \$1million purchase payment.

Initial Total Guaranteed Withdrawal Amount: \$1,391,124  
 Account Value at Continuation: \$1,213,118  
 Total Withdrawals Taken: \$929,116

Death Benefit: \$623,780

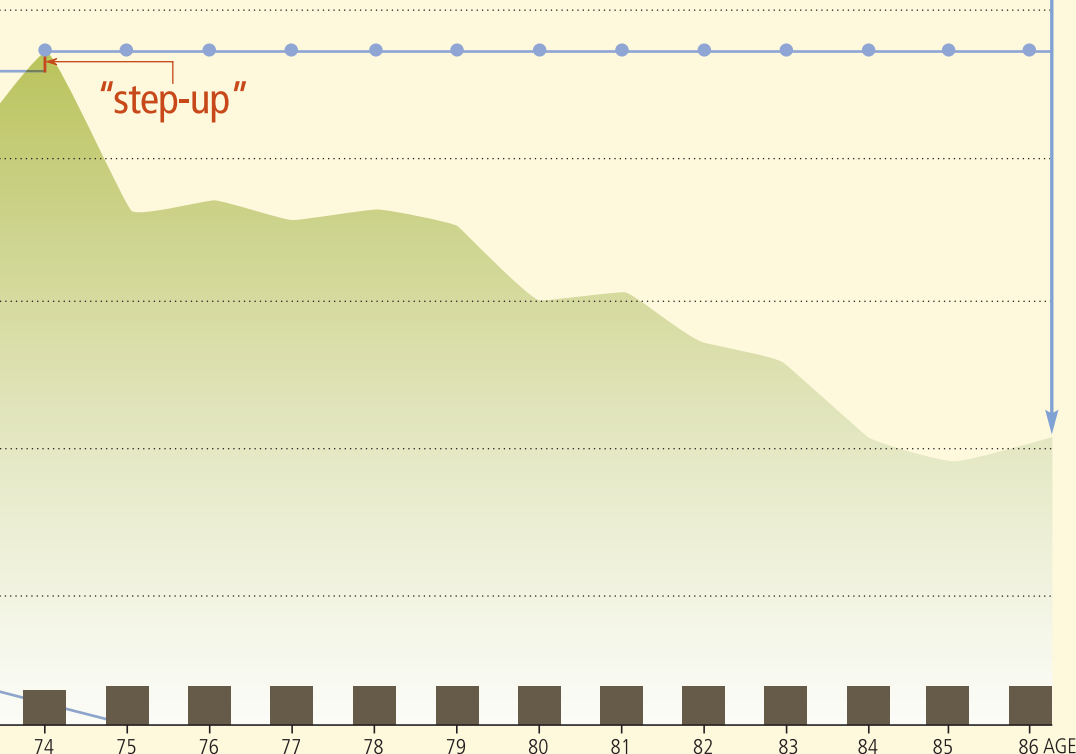
## Susan Love: wife

Susan, now age 73, as sole primary beneficiary, elects to continue the variable annuity contract, including the Lifetime Withdrawal Guarantee rider and death benefit.<sup>5</sup> Because Susan is older than age 59½ at Patrick's death, she can continue to withdraw 5% of the Total Guaranteed Withdrawal Amount of \$1,391,124 (which equals \$69,556) for the rest of her life. At age 74, Susan's year-end account value of \$1,432,591, was greater than her Total Guaranteed Withdrawal Amount, so her Total Guaranteed Withdrawal Amount automatically "stepped-up" to \$1,432,591, giving her annual 5% withdrawals of \$71,630 for life, instead of \$69,556.

At age 86, Susan dies, leaving an account value of \$623,780.

## Mark Love: son (beneficiary)

Mark, the only son of Patrick and Susan, receives a death benefit of \$623,780 upon Susan's death.



**Three death benefits are available** with the LWG rider - beneficiaries receive the highest death benefit possible:

- Account value at the time of death.
- Standard death benefit options – withdrawals taken out on a pro rata (proportionate) basis.
- LWG death benefit feature – total purchase payments less withdrawals taken out on a dollar-for-dollar basis. This option often produces a higher death benefit if the account value dropped significantly over time.

Beneficiaries can take the death benefit as a lump sum or as a stream of annuity payments. Restrictions may apply.

- ACCOUNT VALUE
- WITHDRAWAL AMOUNTS
- TOTAL GUARANTEED WITHDRAWAL AMOUNT

<sup>4</sup> If you are buying a variable annuity to fund a retirement plan that already provides tax deferral under sections of the Internal Revenue Code (such as an IRA, 401(k) or 403(b) plan), you should do so for reasons other than tax deferral, since these plans already provide tax deferral. Using a variable annuity to fund these plans provides no additional tax deferral benefit.

<sup>5</sup> As sole primary beneficiary, the spouse may elect to continue the contract in his or her own name. The contract will continue at the greater of the death benefit amount or the account value at the first spouse's death.



# what is a variable annuity?

In simplest terms, a variable annuity is a long-term contract between an individual (or couple) and an insurance company. Like any investment, variable annuities are not suitable for everyone. However, the Loves might want to consider a variable annuity as part of their overall retirement portfolio because a VA contains both investment and insurance features. This gives the Loves the ability to grow and protect their assets, then use those assets to generate income for life.

Variable annuities can help protect against some of the risks you face in retirement.

## RISK

**Longevity risk** – the risk of living too long and running out of money

**Inflation risk** – as inflation increases, your purchasing power decreases. In other words, you'll need more money to buy things in the future.

**Market risk** – a decline in the market when you're withdrawing money (in retirement) can deplete your nest egg at an accelerated rate.

## HOW A VARIABLE ANNUITY CAN HELP

Variable annuities are one of the only investments that offer income for life, no matter how long that is.

Investing in equities is one way to help keep pace with inflation. Variable annuities offer the opportunity to allocate assets among a variety of securities-based investments.

Variable annuities offer a variety of optional living and death benefits that can ensure immediate or future income and provide for your beneficiaries, regardless of market conditions.

## INVESTING IN A METLIFE INVESTORS VARIABLE ANNUITY

MetLife Investors variable annuities contain certain fees, including an annual Mortality and Expense and Administrative Charge ranging from 1.30% to 1.75% of the account value. All variable annuities may not be offered in all states or by all firms. Optional living benefits like the Lifetime Withdrawal Guarantee, as well as optional death benefits, carry additional charges. You will pay investment management fees and expenses for the amounts you invest in the variable investment options and asset allocation portfolios.

THIS BROCHURE SHOULD ONLY BE USED IN CONJUNCTION WITH THE "METLIFE INVESTORS VARIABLE ANNUITIES" BROCHURE, WHICH CONTAINS MORE INFORMATION ON VARIABLE ANNUITIES.

**Investment Performance Is Not Guaranteed.**

This material must be preceded or accompanied by a prospectus for variable annuities issued by a MetLife Investors insurance company. Prospectuses for the investment portfolios are available from your financial professional or in the variable annuity sales kit. The prospectuses contain information about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living benefits.

MetLife Investors variable annuities have limitations. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn or annuitized, it may be worth more or less than its original value. All product guarantees are based on the claims-paying ability of the issuing insurance company.

Variable annuities are long-term investment vehicles designed for retirement purposes. Withdrawals or surrenders may be subject to surrender charges. Withdrawals of taxable amounts are subject to ordinary income tax and if made before age 59½, may be subject to a 10% Federal income tax penalty. Withdrawals have the effect of reducing the death benefit, any income benefits and cash surrender value.

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Variable annuities are issued by MetLife Investors Insurance Company on Policy Form Series 7010 (11/00), MetLife Investors Insurance Company of California on Policy Form Series 9010 (11/00) and MetLife Investors USA Insurance Company on Policy Form Series 8010 (11/00) (collectively and singly, MetLife Investors). Products are distributed by MetLife Investors Distribution Company, Irvine, CA. August 2006

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