



Retention Increased for Term Products

Great News!

MetLife is expanding your ability to sell larger term cases by making its full retention amount available on all product lines, increasing the amount available for term products from \$15 million to \$20 million.

	Then	NOW
Term	\$15 million	\$20 million
Permanent	\$20 million	\$20 million

This increase will help you place large term cases, and is just one more example of MetLife's continuing focus on making your life easier through competitive, responsible life underwriting.

Bringing your term customers to MetLife can also offer other advantages, with a wide array of conversion options that these customers can consider in the future.

Combined with some of the highest financial strength ratings and stability in the industry, and a historical commitment to fulfilling its obligations, MetLife's total capacity makes it the premier carrier for large term cases.

For more information, contact the Sales Desk.

Term Insurance Products: • Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company and in New York, only by First MetLife Investors Insurance Company. MetLife Investors USA Insurance Company (MetLife Investors) and First MetLife Investors Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. October 2009.

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