


MetLife®

Client Profile

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Client Profile Chart

Clients who own...	Concerns and Objectives	Questions to Ask	Planning Strategies
Family Business	How to transfer family business to beneficiaries.	What do you want to happen to your business when you die or retire? Do you have a continuation plan and/or exit strategy in place? Do you want to pass the business on to your children?	Succession Planning: Buy/Sell Agreements, Family Limited Partnership, Limited Liability Corporations, Estate Freeze
Annuities or IRA Accounts in excess of \$500K	Income in respect of a decedent, no step up in basis, erosion of value by taxes.	When do you plan to retire? Do you plan on spending all assets you've accumulated in retirement? How important is leaving a family legacy to your children and/or grandchildren?	Dynasty Trusts, General Estate Planning, Qualified Plan Distribution Analysis, Charitable Bequest, Live Better-Leave More
Low Cost Basis Stock	Not selling stock to avoid capital gains.	Do you own any large appreciated stocks? What is your goal for this investment? Do you have a favorite charity or nonprofit organization?	Charitable Remainder Trusts, Irrevocable Life Insurance Trusts, Live Better-Leave More
401(k) and/or Pension Accounts	Highly compensated executives that are suffering from reverse discrimination.	Are you able to maximize your contributions to your retirement account? Have you ever received an excess contribution due to plan restrictions? Are you concerned about recruiting, rewarding and retaining key executives?	Non-Qualified Retirement Plans: Deferred Compensation, Executive Bonus, Split Dollar, SERP

Clients who own...	Concerns and Objectives	Questions to Ask	Planning Strategies
Assets from recent Inheritance	Need for general financial planning.	What are your plans for the inheritance (spend or save)?	General Wealth Preservation Planning
Rental Property	Need liquidity to pay for estate taxes.	How long have you owned this property? Where is it located? If you had to sell the property quickly, would you take a loss?	Annual Gifting Program, Family Limited Partnership
Vacation Home	Possible forced sale to pay for estate taxes.	Where is your vacation home? How often do you use it? Do you want to pass the home to your beneficiaries?	Qualified Personal Residence Trust
Corporate Executives, Age 55+, High Net Worth	Will never spend benefits from employer sponsored non-qualified plan.	Do you have a non-qualified plan at work? Is your employer contributing to a non-qualified plan for you at work? What is your plan to spend those non-qualified plan assets?	Estate Tax Needs Analysis, Charitable Strategies
Corporate Executives, Age 30–50, High Income	Need for additional contributions for sufficient retirement income due to qualified plan limitations.	Does your employer offer a non-qualified plan for retirement? Do you want to save more dollars for retirement? Are you able to maximize your retirement savings through your employer?	Supplement retirement savings using Variable Universal Life Insurance Planning, General Wealth Creation Planning
Affluent, Age 30–50, High Income, High Net Worth	Adequate retirement income, especially for surviving spouse, potential tax issues.	When would you like to retire? How much would you like to receive in retirement? Are you able to maximize your retirement savings through your employer? Are you concerned about income for your spouse?	Spousal Lifetime Access Trust, General Estate and Retirement Planning
High Income Breadwinner	Need for family income protection, typically only have group life coverage.	Have you thought how your spouse would pay for expenses if you were not able to? What type and how much life insurance do you have? Have you reviewed your policies and insurance plans lately?	Upgrade in coverage, Variable Universal Life, General Estate and Retirement Planning, Spousal Lifetime Access Trust

Clients who own...	Concerns and Objectives	Questions to Ask	Planning Strategies
Have Limited Gifting Exclusions	To make additional transfers without incurring gift taxes.	Are you currently making annual gifts? Who are you making the gifts to? What is your goal for these gifts? Are you currently taking advantage of your maximum annual gift exclusion?	Private Split Dollar, IDIT Sale
Doctors/Professionals, Age 50+	Concerned about the effects of taxes on distributions.	When would you like to retire? Have you thought about how to distribute your retirement income? Do you have a plan to offset the tax on your retirement distributions from tax deferred accounts? Do you plan on spending all of your accumulated retirement assets?	Qualified Plan Distribution Analysis, General Wealth Preservation Planning, 412(i)
Doctors/Professionals, Age 30–50	Need for additional contributions for sufficient retirement income due to qualified plan limitations.	When do you want to retire? Are you able to maximize your retirement savings? Do you want to save more for retirement?	Supplement retirement savings using Variable Universal Life Insurance Planning, General Wealth Creation Planning
High Income Earners of \$250K or more & have an investment horizon of 10 years or more	Concerned about having enough savings for retirement. Also looking for tax favored investments.	Do you want to save more dollars for retirement? Do you feel that you are maximizing your savings and taking advantage of all the tax favored investment strategies available to High Income Earners? Would you be interested in minimizing taxes on your existing investment portfolios?	Personally Owned Life Insurance Planning, Variable Universal Life Insurance Planning, Spousal Lifetime Access Trusts, Tax Allocation Strategies, Annual Asset and/or Annual Income Repositioning
Corporate Executives and/or Successful Business Owners	Need to offer attractive compensation plans to recruit, retain and reward key employees.	Would you be interested in providing a selective benefit plan for senior management? Do you want to save more retirement dollars on a pre-tax basis?	Non-Qualified Executive Compensation Planning, Corporate Owned Life Insurance, General Wealth Creation Planning

Prospectuses for variable life insurance issued by a MetLife insurance company, and for the investment portfolios offered thereunder, are available from MetLife. The contract prospectus contains information about the contract's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Clients should read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

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