

# Retirement Perspectives

Employer Guidelines



**MetLife**<sup>®</sup>

WHERE ARE YOU  
*headed?*



# Table of contents

<b>EXECUTIVE SUMMARY</b> .....	1	<b>RESOURCE AND RESEARCH TOOLS</b> .....	10
Strength		Customized Investment Performance	
A leader in Retirement and Savings		Investment Portfolio Updates (Fund Fact Sheets)	
Experience and Leadership in Employee Benefits		Financial Calculators	
<b>FEATURES</b> .....	3	Legislative Updates	
Comprehensive Range of Variable Investments		Useful Site Links	
Benefit Responsive Design		<b>SERVICE CONTACT INFORMATION</b> .....	11
Daily Valuation of Account		Participant Services	
Participant Internet Access		Plan Sponsor Services	
Plan Sponsor Access		Address Information	
Quarterly Account Statements		Wires/ACH Transfers Information	
Spanish Enrollment Kits		Routine Correspondence	
Investment Fund Options Compliant with Section 404(c) of ERISA		<b>PARTICIPANT COMMUNICATIONS</b> .....	12
Death Benefit Protection		Employee Brochure	
Loan Program		Personalized Plan Enrollment Booklet	
Participant Communication Materials		Retirement Calculator	
<b>RETIREMENT PLANNING STRATEGIES</b> .....	4	Quarterly Statement	
Fund Diversification		Automated Phone System	
Fund Performance		Participant Web Site	
Fund Management		<b>EMPLOYER COMMUNICATIONS</b> .....	14
404(c) Compliance		Plan Sponsor Web Site To Access Contract and Participant Information	
<b>INVESTMENT MANAGEMENT</b> .....	5	E-Remit Applications	
Manage the Manager		Contribution Funding Methods	
Fund Family Options		Links To Other Useful Qualified Retirement Plan Sites	
<b>SERVICING YOUR PLAN</b> .....	8	Employer Report	
Our Relationship With Third Party Administrators (TPAs)		<b>OPTIONAL LOAN PROGRAM</b> .....	15
TPA Services and Responsibilities		Loan Program Features	
Our Services and Responsibilities			
Our Technology			
<b>COMMUNICATION TECHNOLOGY</b> .....	9		
Case Reports			
Participant Reports			
Data Downloads			
Contribution Remittance			

# Retirement Perspectives

## Where are you headed?

### Retirement Perspectives Variable Annuity

Retirement Perspectives purpose is to help you and your employees focus on retirement. Wherever the direction, whatever the goal, let us help you reach that retirement destination.

#### Executive Summary

Everyone knows MetLife. We've been servicing our customers' financial services needs for close to 140 years. But not everyone knows that thousands of companies trust us to handle their retirement plans. Every day, MetLife helps millions of employees plan and save for their retirement—and we've been doing it for more than 80 years.

here is why so many companies choose MetLife

## Strength

In a continually changing business environment, companies know they can count on MetLife – a pillar of financial strength and stability since 1868 and a leading provider of employee benefits since 1921.

Today, MetLife serves 88 of the top one hundred FORTUNE® 500 companies and 37 million employees and their family members rely on MetLife's benefits<sup>1</sup>.

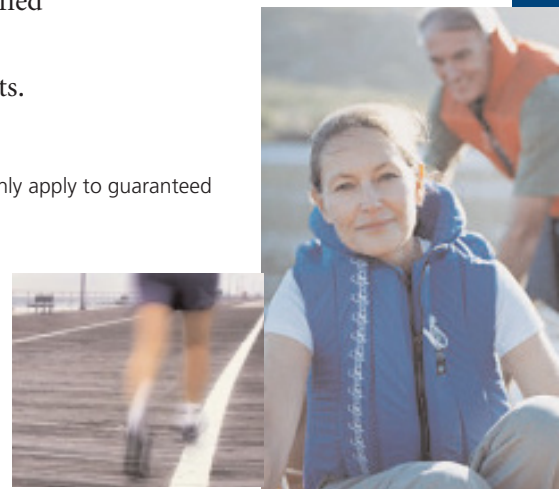
#### MetLife is a market leader in employee benefit programs, including:

- A top provider of retirement plan solutions for small and mid-sized companies.
- The #1 insurance provider in group life, dental, auto, home, and long term care<sup>1</sup>.
- A top provider of products and services that help protect assets and provide guaranteed income<sup>2</sup>.

Offering a full range of defined benefit and defined contribution products, we have more than 9,000 qualified plans under management. By placing your Qualified Retirement Plan with Retirement Perspectives, you obtain the services of a recognized investment provider and earn the confidence of plan participants.

<sup>1</sup> MetLife Market Research, September 2004.

<sup>2</sup> Guarantees are dependent on the financial strength and claims paying ability of MetLife and only apply to guaranteed products such as fixed interest options.



# Qualified plan benefits to help reach your retirement destinations...

## Qualified plans:

- Allow you to enhance your employee benefits program while outsourcing the investment and administrative functions to quality providers. You can concentrate on your business.
- Give you a tax-advantaged program to help you and your employees prepare for retirement, creating a work environment that may inspire employee appreciation and retention.
- Help you compete in the market for qualified employees.
- Give you the option to provide a company match and profit-sharing contribution, two variables proven to raise employee motivation to participate.

## What will your employees like about qualified plans?

- Contributions are payroll deducted, which generally lowers a participant's annual taxes. Also, earnings are tax-deferred until withdrawn.
- Generally, participants may contribute more to a qualified plan than an IRA, depending on income.
- With Retirement Perspectives, the available investment choices offer diversification to match varying levels of risk.

*Purchase of an annuity contract through a qualified plan does not provide any additional tax deferral benefits beyond those already provided through the plan. If you are purchasing an annuity contract through a plan, you should consider purchasing it for its death benefit, annuity options and other non-tax related benefits.*



# Full menu of features to help reach your retirement destinations...



## DIVERSIFICATION

- A comprehensive range of variable investments representing several different asset classes.

## ACCOUNT TYPES

- Allocated or unallocated accounts, for both new and existing plans.

## THIRD PARTY ADMINISTRATOR (TPA)

- Your ability to contract with a local or national TPA.

## BENEFIT-RESPONSIVE DESIGN

- A benefit-responsive design permitting certain important distributions without a company-imposed withdrawal penalty. Taxes are due upon withdrawal, and tax penalties may apply if funds are withdrawn before age 59½.\*
- Contract is fully Benefit Sensitive; never a charge for employee separations, retirement, death, disability, RMD's, return of excess contributions, hardship and loan distributions.

## DAILY VALUATION OF ACCOUNT

Automated Account Services – 7 days a week, 24 hours a day through toll-free 800#

## PARTICIPANT INTERNET ACCESS – WEB SITE ADDRESS:

[www.qualifiedplans.metlife.com](http://www.qualifiedplans.metlife.com) allows the participant to:

- View detailed account information
- View payment information (historical activity)
- Review current allocations
- Make fund-to-fund transfers
- Redirect future contributions
- View current loan interest rates
- View any outstanding loan balances

## PLAN SPONSOR ACCESS – WEB SITE ADDRESS:

<https://qualifiedplans.metlife.com/> allows the plan sponsor to:

- View case summary reports
- View case detail reports

- View participant summary reports
- View participant detail reports

## INVESTMENT FUND OPTIONS-RETIREMENT PERSPECTIVES

Offers 50 + variable investment options from more than 15 different fund managers. There are no additional insurance company fees or fund limitations.

- Investment Fund Options are compliant with Section 404(c) of ERISA which enable a Fiduciary to fulfill the ERISA guidelines for Fiduciary protection.
- Investment Fund Options are not subject to a front-end sales load.

## INVESTMENT TRANSFER PRIVILEGES INCLUDE:

- Transfers between variable funding options
- Transfers from competing funds to Fixed Account

## FIXED ACCOUNT

- MetLife Fixed Account provides a competitive new money rate, declared quarterly. It is guaranteed for one year. No asset fee applies to the fixed fund.

## ADDITIONAL FEATURES

- Dollar Cost Averaging & Automatic Portfolio Rebalancing Programs\*\*
- An optional loan program.
- A pre-approved prototype plan.
- Participant communication materials.
- Quarterly Account Statements to participants.
- Spanish Participant Enrollment Kits available upon request.
- **DEATH BENEFIT:**  
Beneficiary Protection for allocated contracts before the maturity date. If participant dies: Prior to age 75 beneficiaries will receive the greater of: 1) the cash value of participant's account; or 2) the total net purchase payments under the participant's account. If participant dies: Age 75 and above, the death benefit is equal to the cash value of the participant's account.

\* Withdrawal charge schedule and expenses apply based on your contract design. Consult with your Registered Representative for more information.

\*\* Dollar Cost Averaging does not assure profit nor protect against loss in a declining market.

# A variety of options to help reach your retirement planning strategies...

- **FUND DIVERSIFICATION**

Retirement Perspectives offers the full investment spectrum, including a fixed rate account backed by the financial strength of MetLife; variable funds, including stock and/or bond funds; funds that invest in all types of debt securities; balanced accounts; growth, income, and value-seeking stock funds; global and domestic funds. You may use some or all of these choices when making funding option selections available to your participants.

- **FUND PERFORMANCE**

MetLife has selected funds for their historical and potential performance, with an eye to satisfying the diverse risk-return objectives of your participants based on their stage-of-life conditions, investment horizon, income level, and projected retirement needs.

- **FUND MANAGEMENT**

Ongoing quality arises from the efforts of each fund's investment manager. For Retirement Perspectives, we have taken care to select funding options offered by name brand companies noteworthy for investment competence and fiduciary integrity.

- **404(C) COMPLIANCE**

Retirement Perspectives helps you design a plan consistent with ERISA 404(c). By complying with 404(c), you, as the employer, preserve certain protections against liability. Among other things, ERISA compliance requires that you:

- Choose among a broad range of investment alternatives consisting of at least three diversified investment categories, each of which is characterized by materially different risk and return factors;
- diversify investments generally both among and within the investment categories;
- receive sufficient information to make informed investment decisions; and
- give investment instruction as frequently as the market volatility of the particular investment dictates—in any event, no less frequently than quarterly.

Investments in a variable annuity are subject to market risk, including the possible loss of principal.



# Investment management



We use a process called “Manage the Manager” to select and monitor the variable investment options offered in our variable life and annuity products.

The objective of our Manage the Manager process is to offer variable insurance products with a portfolio of underlying funds that are professionally managed, cover key asset classes/categories, and have the potential to perform well over the long-term. We believe offering a broad portfolio of investment options in a variable insurance product can make it easier for a client to maintain a disciplined, long-term approach to investing.

The process of selecting and evaluating investment managers is a continuous effort involving both qualitative and quantitative aspects. Throughout the selection process, we typically focus our analysis on four key standards.

- **ASSET CLASS COVERAGE** – We identify and include core asset classes in our variable insurance products that provide our clients with the choices and diversification potential necessary for building a balanced portfolio.
- **DISTINCTIVE FUND MANAGERS** – Careful consideration is given to each potential investment management firm including the strength of the manager’s reputation, tenure and brand recognition.
- **PERFORMANCE** – We typically look for funds with consistent long-term performance during different market cycles. We use qualitative and statistical methods to review the performance of any new investment options under consideration as well as performing, at a minimum, an annual review of existing investment options.
- **PORTFOLIO DILIGENCE** – The capabilities and qualifications of each investment management firm and fund portfolio manager are considered. In this regard we will focus on any changes in ownership or newsworthy items that may be relevant.

## QUALITATIVE CONSIDERATIONS

On the qualitative side, we consider brand recognition, management tenure, scope and breadth of operations and distribution suitability. During our regular reviews we consider any available information that may give insight into the fund complex’s culture, policies and best practices regarding important topics including the firm’s procedures and practices in responding to market timing and late trading activity.

## QUANTITATIVE CONSIDERATIONS

On the quantitative side, we review the funds’ returns and risk levels and compare them to market benchmarks and peer groups. While we seek funds that outperform their benchmarks or peer group, determining a fund’s appropriate benchmark and peer group is crucial. We rely on data provided by Lipper for the majority of our analysis and will also evaluate peer group data from Morningstar and other customized or alternative categories offered by fund companies.

Once the appropriate benchmark has been determined, we evaluate statistics including total return, standard deviation, risk-adjusted return and correlation. Our variable insurance products are designed for those with, a long-term investment horizon and we recognize that some managers, because of their style, will experience volatility. We will, however, perform a more detailed review, if a fund substantially underperforms its peer group, its performance is significantly different from expected returns over an extended period or if significant performance deviations occur in the short-term.

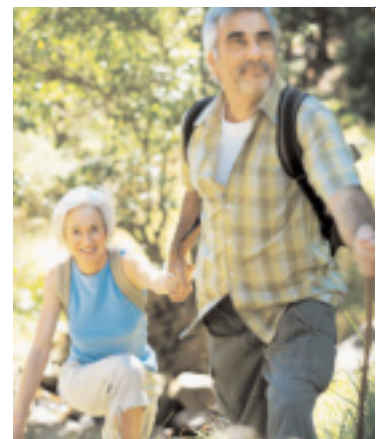
For return data, we evaluate multiple time periods: one quarter, year-to-date, and one-, three-, five-, and 10-year periods. We review monthly data to evaluate trends. For risk and risk-adjusted returns, the typical time period we evaluate is three years. Three-year history is used because we believe it best represents the most recent market cycle and because the majority of variable insurance products sub-accounts have three-year histories.

Our regular review process considers monthly data; and each quarter, we examine the funds more closely by taking a look at fundamental data, such as P/E, Beta and other factors. We also use this quarterly review to ensure that we have assigned the investment options to the correct peer group categories.

Once a year we conduct more complete style and performance analysis on the funds and evaluate the firm's credentials.

In summary, when identifying funds to include in a variable product portfolio, we employ "Manage the Manager". This process does not guarantee performance results but it assists us in our selection process and with the ongoing review of the investment options in our variable products. The objective is to build a variable product with a portfolio of funds that are professionally managed, cover key asset categories, and have the potential to perform well over the long-term. We believe a balanced portfolio of investment options in a variable product can help make it easier for you to maintain a disciplined, long-term approach to investing.

## Managing your qualified plan has never been easier





# Fund family options



# Servicing your plan

## “who does what”

At every stage of the relationship, we seek to foster a partnering relationship with you, your participants and your representative. This relationship extends to the Third Party Administrator and account services with a commitment to technology that is useful to you.

- We work with a number of TPAs throughout the nation. We can help you identify a suitable TPA with whom we have an ongoing relationship. Once on board, the TPA will provide key services.

### Technology

Our technology places a strong emphasis on solutions that are useful and user-friendly for plan sponsors and TPA's. Specifically, our retirement plan technologies provide:

- Direct on-line support
- e-Remittance contribution payment function with enhanced data security
- Real time access to case and participant reports
- Compatible links supporting various administrative software
- Annual TPA expenses may be paid directly. Or for added convenience, they may be deducted through the contract.

#### *TPA Services and Responsibilities*

##### Overseeing plan installation, which includes:

- The corporate resolution
- The plan document, and
- Filing with the IRS as appropriate
  - Calculate vesting percentage
  - Determine hardship & loan amounts
  - Provide year-end plan reports
  - Obtain census, determine employee eligibility
  - Prepare 5500 and Summary Annual Reports
  - Perform regulatory testing
  - Monitor minimum distributions
  - Provide consulting/plan design
  - Prepare documents/SPDs
  - File for IRS letter of determination
  - Reconcile contributions, calculate limits
  - Determine contribution basis

#### *Our Services and Responsibilities*

- Account for premium flow
- Provide TPAs with Plan Asset Reports
- Provide 5500/Schedule A Information
- Provide 1099-R forms
- Write participant checks
- Withhold and report income taxes
- Provide participant activity to TPA
- Process loans, hardships, distributions
- Process investment transfers
- Provide 800 telephone #/VRU
- Provide participant statements

# Managing your qualified plan has never been easier

[www.qualifiedplans.metlife.com](http://www.qualifiedplans.metlife.com)

## Communication Technology

An easy to navigate and user-friendly on-line resource for plan sponsors. A secure way for plan sponsors to get information about their plan and participants and report data to us. It's fast and accurate. Allowing you to spend less time managing your plan and more time focusing on your business. Protecting your privacy is important to us. Our commitment to keeping sensitive information private is the most important factor in creating our security infrastructure.

## Reporting

*Reports may be requested on a "post date" or "effective date" basis.*

**CASE SUMMARY REPORT** provides transactional detail for a selected date range.

**CASE DETAIL REPORT** provides an on-line summary of transactional activities for a specified period.

**PARTICIPANT SUMMARY REPORT** provides a daily on-line summary of financial activities including: contributions, transfers, loans, withdrawals, fees, gain/loss, and current value for a specified period of time.

**PARTICIPANT DETAIL REPORT** provides a daily on-line summary of select transactional activities for one or more participants including: contributions, transfers, loans, withdrawals, fees, gains/loss, and current value.

**DATA DOWNLOADS** supports DATAIR, Relius, or other formats to upload payroll administration information.

- Available post/effective date formats
- Secure technology

## Contribution remittance

*Offers the following features:*

- Provides historical submission information.
- Confirmation of allocations prior to submission.
- Save/recall functionality.
- Ability to add new participants (for contribution purposes).

**E-REMIT ONLINE WORKSHEET** allows Plans to submit contribution information using our pre-filled template.

**E-REMIT DATAFILE UPLOAD** allows you to submit a formatted data file to avoid data entry.

**CONTRIBUTION FUNDING METHODS** provide options on how to fund your contributions using e-Remit.

- Automatic Clearinghouse (ACH) Debit
- Wire Transfer
- Check

**REMITTANCE SUMMARY** allows you to check your remittance for accuracy prior to submission.

- Can be emailed to your TPA or administrator for review.

**CONFIRMATION PAGE** provides confirmation that data has been accepted.

- Procedures provided when mailing a "live check".
- Mailing address and Wire/ACH instructions are requested, if applicable.
- Available for both Online Worksheet or Data Upload e-Remit processes.

## web site address

[www.qualifiedplans.metlife.com](http://www.qualifiedplans.metlife.com)

### Resource & research tools

*Offers the following features:*

#### CUSTOMIZED INVESTMENT PERFORMANCE

**UPDATES (Spotlights)** Provides plan's performance on a monthly basis.

#### INVESTMENT PORTFOLIO UPDATES (Fund Fact Sheets)

Provides following fund information: Investment Objective; Investment Policy; Investment Goal; Risk/Reward; Investment Manager(s); Portfolio Managers; Investment company background; Statistics; Portfolio composition, characteristics, risk measures, top sectors, top holding, and style.

**FINANCIAL CALCULATORS** We offer retirement, savings, investment, and tax calculators to help your employees review and assess their financial and retirement planning needs.

**LEGISLATIVE UPDATES** Retirement plan updates provided on federal legislation that is currently under active consideration by Congress or has recently been enacted into law.

**USEFUL SITE LINKS** The following links are provided for informational purposes only. Contact the external site for answers to questions regarding their content.

- Internal Revenue Services (IRS)
- American Society of Pension Professional Actuaries (ASPPA)
- International Foundation of Employee Benefit Plans
- National Institute of Pension Administrators (NIPA)
- Pension Benefit Guaranty Corporation
- Social Security Administration
- The Society of Actuaries
- U.S. Department of Labor





## Contact information

We have a dedicated service and plan management team available to support all of your Qualified Retirement Plan needs. Our service representatives are available Monday through Friday, 8:00 a.m. to 5:30 p.m. EST to assist you and your participants. We also have an automated voice response unit that is available 24 hours/7 days a week.

### QUALIFIED PLAN PARTICIPANT SERVICES

Participant Services: 800-842-0086  
FAX Number: 860-308-3970

### PLAN SPONSOR SERVICE CENTER

#### Email Information

For questions about your plan, email us at:  
[qpssponsorsite@metlifeservice.com](mailto:qpssponsorsite@metlifeservice.com)

#### Phone Information:

Plan Sponsor Services: 800-842-3330  
FAX Number: 860-308-3970

### ADDRESS INFORMATION:

#### CONTRIBUTIONS AND REMITTANCE CHECKS/FILES

First Class Mail:  
MetLife

P.O. Box 73099  
Chicago, IL 60673-7099  
(312) 732-5365

#### Overnight Address:

MetLife  
Bank One  
8th Floor Mailroom  
525 W. Monroe  
Chicago, IL 60661

#### Wires/ACH Transfers

ABA Number: 021000089

Bank Name: Citibank (New York, NY)

Acct Name: MetLife

Acct #: 30471268

Reference #: Q(Plan Number)<Plan Name>

Attn: Electronic Remit

#### **Example Reference:**

Q123456 ABC CO. 401K ATTN: ELECTRONIC REMIT

#### Routine Correspondence:

MetLife

Qualified Plan Services

P.O. Box 990016

Hartford, CT 06199-0016



# Participant communications

We provide the tools to help your plan reach its full full potential and your employees to reach their retirement goals. You get a Retirement Perspectives Participant Enrollment Kit for each employee, that includes the following:



- *Personalized Plan Enrollment Booklet* which includes an employee brochure describing why its important to save



- *Retirement Calculator*



- *You get Payroll Stuffers announcing the plan*



- *Automated Phone Service Brochure*

*You get materials for professional enrollment meetings*



*You get visual and audio flash presentations that you can use for you and your employees during enrollment sessions.*



# Participant communications

No matter what retirement stage your plan participants are in, they need to keep track of and manage their plan accounts.

Participant statements are sent quarterly, but employees have virtually 24-hour access to account information and transactions through the participant web site and toll-free, automated phone system. Of course, our customer service representatives are available during business hours on regular business days.

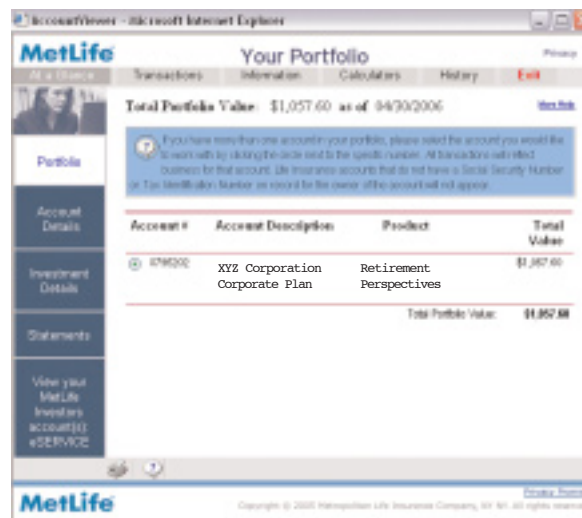
## Quarterly Participant Statement



Web site address: [www.qualifiedplans.metlife.com](http://www.qualifiedplans.metlife.com)

Be sure to read through the important security information found in this brochure. Below is a partial list of features:

- Make fund-to-fund transfers
- Redirect future contributions
- Review current allocations
- Rebalance your account
- View online statements
- Receive detailed account information
- Change PIN



We provide the tools to help your plan reach its full potential and your employee's to reach their retirement goals

# Employer communications

Qualified Plan Web Site [www.qualifiedplans.metlife.com](http://www.qualifiedplans.metlife.com)

This web site allows you to quickly access your plan and participant information.

## ACCESS YOUR GROUP ANNUITY CONTRACT INFORMATION:

- Access to general contract information
- Participant account activity and values
- Glossary of terms

## INVESTMENT INFORMATION

- Fund performance
- Fund Information
- Case Fund Values

## LINKS

- Provides links to other useful sites that provide information on qualified retirement plans

## SERVICES

- Provides a list of services and contact information



**SAMPLE EMPLOYER REPORT**

MetLife Financial Corporation, 100 Hudson Street, New York, NY 10017  
MetLife Insurance Company of New York, 100 Hudson Street, New York, NY 10017

Plan	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
MetLife 401(k) Plan	100,000,000	95,000,000	90,000,000	85,000,000	80,000,000	75,000,000	70,000,000	65,000,000	60,000,000	55,000,000	50,000,000	45,000,000	40,000,000	35,000,000	30,000,000	25,000,000	20,000,000	15,000,000	10,000,000	5,000,000
MetLife 401(k) Plan	100,000,000	95,000,000	90,000,000	85,000,000	80,000,000	75,000,000	70,000,000	65,000,000	60,000,000	55,000,000	50,000,000	45,000,000	40,000,000	35,000,000	30,000,000	25,000,000	20,000,000	15,000,000	10,000,000	5,000,000
MetLife 401(k) Plan	100,000,000	95,000,000	90,000,000	85,000,000	80,000,000	75,000,000	70,000,000	65,000,000	60,000,000	55,000,000	50,000,000	45,000,000	40,000,000	35,000,000	30,000,000	25,000,000	20,000,000	15,000,000	10,000,000	5,000,000
MetLife 401(k) Plan	100,000,000	95,000,000	90,000,000	85,000,000	80,000,000	75,000,000	70,000,000	65,000,000	60,000,000	55,000,000	50,000,000	45,000,000	40,000,000	35,000,000	30,000,000	25,000,000	20,000,000	15,000,000	10,000,000	5,000,000

## e-REMIT

Plan sponsors and TPAs can transmit participant contribution through the internet. With e-remit you may submit:

- e-Remit online worksheet
- e-Remit Data upload

## CONTRIBUTION FUNDING METHODS

- ACH Debit
- Wire Transfers
- Check



# Optional loan program

Employers have the option under a 401(k) or qualified plan arrangement to offer a loan program. Establishing a loan program provides your participants with a means to access their retirement savings without incurring the IRS penalties which could otherwise apply under other withdrawal arrangements.

## loan program features

- Sales charges are never assessed on loans
- Flexibility to make repayments on a payroll deducted basis on any payroll frequency, e.g. bi-weekly, bi-monthly, monthly, or quarterly
- Minimum loan is \$1,000
- Maximum loan amount is lesser of \$50,000 reduced by the highest total amount of loans outstanding during the previous 12 month period, or one-half of the participants vested contract cash balance
- Maximum loan term is 5 years for personal loan, 15 years for a residential loan
- Flexible 90 day grace period for late loan payments
- Loans can be frozen for up to one year for instances of maternity leave, disability, etc.
- A one-time \$75 loan setup fee will apply. No annual administrative fee will be assessed.
- Participants will be limited to one outstanding loan at a time.

The IRS generally prohibits cash withdrawals other than loans before the age of 59½, except in the case of separation from service, death, disability, or financial hardship. Non-loan withdrawals and defaulted loans are taxable, and tax penalties may apply if you are less than age 59½. Loans and withdrawals will reduce the account's cash value and death benefit.



# Contact your Registered Representative today to help reach your retirement destinations...

- Meet with your Registered Representative to discuss your specific plan needs. Whether your plan is new or existing, your Registered Representative will be able to discuss various plan design concepts.
- Your Registered Representative will complete our data questionnaire.
- Meet again with your Registered Representative who will have plan illustrations with options prepared for your review. Decide on investment choices and a plan inception date.
- With our help, we will introduce the participation of a TPA.
- Complete a plan adoption agreement with your TPA and open your Qualified Plan contract with us.
- Your Registered Representative and the Qualified Plan specialists on our toll-free line will be ready to assist you.
- Shortly prior to the contract inception date, begin enrollment with the full assistance of your Registered Representative.
- On the inception date, begin payroll deduction.
- We will assist you in selecting and implementing a method of electronic contribution remittance.
- Remittance Automated Choices include e-Remit online worksheet and e-Remit data up load.





Retirement Perspectives variable annuity is issued by MetLife Insurance Company of Connecticut or MetLife Life and Annuity Company of Connecticut, One Cityplace, Hartford, CT 06103-3415, depending on the jurisdiction. The Principal underwriter is MLI Distribution LLC. This product or some product features may not be available in all states or at all times.

If purchasing this contract with before-tax dollars (either through a Qualified Plan or with rollover amounts), you should understand that while this contract does not provide additional tax-deferral benefits, it does offer features such as a death benefit, income options and other non-tax related benefits.

**Variable annuities are long-term investments that may be appropriate for retirement savings. An investor should consider the funding options' investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other information about the funding options. You may request disclosure memorandum and funding option prospectuses from your registered representative, or by writing to the insurance company at the above address. Read them carefully before investing.**

Income taxes are due upon withdrawal or distribution of taxable amounts from your annuity. Withdrawals taken prior to age 59½ may be subject to a 10% federal tax penalty.

Investments in a variable annuity are subject to risk, including possible loss of principal. There are special risk considerations associated with investing in non-U.S. companies, high-yield bonds, aggressive growth stocks, specialty funds, small- and mid-cap stocks, and emerging market securities, which are more fully explained in the funding option prospectuses.

**An investment in the money market portfolio is not insured or guaranteed by the FDIC or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the portfolio.**

**Circular 230 Disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that any Federal income tax information contained in this communication (including any attachments) is not intended to (and cannot) be used by anyone to avoid IRS penalties. It is intended to support the sale of MetLife insurance products. Our customers should seek advice based on their particular circumstances from an independent tax advisor.**

Neither MetLife nor its representatives are qualified to give tax, legal, financial or plan design advice. You should seek the advice of a tax attorney or qualified advisor. Annuities contain limitations and exclusions. See your financial professional or contact the insurance company for details.

**have you met life today?®**

**MetLife®**