

GUARANTEED ACCEPTANCE for ages 45 to 80

- No medical exam required
- No health questions
- No rate increases
- Coverage to age 120

Apply today. It's fast and easy.

Call toll-free
1-877-217-4159



Product features and availability vary by state.

Issue age 45-80. This policy is guaranteed renewable until you reach age 100. The policy matures at age 120. Age restrictions may vary by state.

Guaranteed Issue Whole Life Insurance is issued by MetLife Insurance Company USA, Charlotte, NC 28277 (form # 5E-13-13), and in New York by Metropolitan Life Insurance Company, New York, NY 10166 (form # 1E-13-13-NY).

This policy provides for a limited graded death benefit during the first two policy years.

In all states other than Arkansas, Minnesota or Pennsylvania, during the first two policy years, if the insured's death is not an accident, benefits are limited to 110% of total premium paid less policy loans.

In Arkansas, if the insured dies during the first policy year, benefits are limited to 20% of face amount. If the insured dies during the second policy year, benefits are limited to 40% of face amount.

In Minnesota, during the first two policy years, if the insured's death is not an accident, benefits are limited to 400% of first-year premium paid less policy loans.

In Pennsylvania, during the first policy year, if the insured's death is not an accident, benefits are limited to 150% of total first-year premium paid less policy loans. During the second policy year, if the insured's death is not an accident, benefits are limited to 300% of total first-year premium.

For all states other than Arkansas, if the insured dies accidentally within the first two policy years, we will pay a death benefit equal to the face amount less any policy loans. This accident benefit will not be paid if the insured's death resulted from suicide, mental illness or treatment for mental illness, infection, drug use, commission of or attempt to commit an assault or felony, flight in or descent from or with any kind of aircraft or spacecraft, or war.

If the insured dies by suicide within the first two policy years, we will refund the premiums paid, less any policy loans.

This policy is not a funeral or burial contract; benefits can be paid to any beneficiary. The policy does not guarantee that its proceeds will be sufficient to pay for any particular services or merchandise at the time of need nor that services or merchandise shall be provided by any particular provider.

All guarantees are subject to the financial strength and claims paying ability of the issuing insurance company.

Like most life insurance policies, MetLife policies contain exclusions, limitations, reduction of benefits, and terms for keeping them in force. A representative can provide you with costs and complete details.

If you are a member of the military or a dependent of a member of the military, please note that subsidized life insurance is available to members of the Armed Forces from the Federal Government under the Servicemember's Group Life Insurance ("SGLI") program, and the insurance advertised in this material is not offered or recommended by the Federal Government.

You have the right to request a Buyer's Guide and a Policy Summary which can provide you with additional information about the product.

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MetLife



MetLife



Now there's a life insurance policy designed with you in mind.

- You can't be turned down.
- Your rate will never go up.

The protection you need. The value you deserve.

- **Get extra financial protection.**

The savings you've set aside or the life insurance you already own may not be enough to cover future needs for you and your family. These benefits can help pay your medical costs, credit card bills and other final expenses—and help provide peace of mind for your loved ones.

- **Your acceptance is guaranteed.**

If you're age 45 to 80, you cannot be turned down for this insurance. No medical exam is needed and there are no health questions.

- **Your rate will never increase.**

The rate you lock in when your coverage begins is the rate you'll enjoy for life. It will never increase, regardless of your age or any changes in your health.

- **You can have lifetime coverage.**

This is whole life insurance, which doesn't expire like some other types of life insurance.

- **You have a choice of benefits.**

You can choose benefits to fit your needs and budget—\$15,000, \$10,000, \$7,500 or \$5,000. And you decide who will receive the benefits—your spouse or domestic partner, your child(ren), or anyone else you choose. It's your life insurance, and you're in control.

- **Benefits are paid generally federal income tax-free.**

Life insurance benefits are generally free of income taxes. Talk with your tax advisor about your individual situation.*

*Any discussion of taxes is for general informational purposes only. MetLife, its agents and representatives may not give tax advice. If you have tax questions relating to your particular circumstances, you should seek advice from an accountant or other tax advisor.



- **Flexible payment options make it even more affordable.**

For your convenience, premiums can be paid monthly, quarterly, semi-annually or annually—by credit card, check, or through automatic withdrawals from your checking or savings account. You choose whatever's easiest for you.

- **You can trust your protection to MetLife.**

You can count on us to be here for you and the ones you love.

APPLY NOW

Call **1-877-217-4159**