

Life Is Busy

Whether you are establishing your career, having children, maintaining a household, running a business, taking care of aging parents or giving back to your community—life can be pretty hectic. It's easy to see why many of us get sidetracked with the intrusion of more immediate responsibilities and put off learning about and taking an active role in managing our finances.

As you go through various life stages, you are going to encounter many different milestones and challenges. Many will be financially related and like other issues you face, the more informed you are, the better you will feel about the decisions you make and your ability to take control of the situation.

WOMEN'S FINANCIAL NEEDS ARE DIFFERENT

Of course, when making informed decisions, being knowledgeable about your finances and preparing for your future is important for everyone—men and women alike. But women are different. Throughout their lifetimes women will face different obstacles than men—all with unique financial implications. To begin with, women live longer than men.¹ Many will experience more interruptions from paid work to care for children or an aging relative resulting in fewer years in a pension plan or lower contributions to an IRA or 401(k).²

- Women outlive men by an average of seven years and make 23% less money than men, creating a greater risk of outliving their savings.³
- On average, women take about 12 years “off” to care for children or elderly parents compared with less than two years for a man.⁴
- 90% of American women will at some point in their lives have sole responsibility for their finances.⁵

When women do find a partner, for many years thereafter, they may get used to sharing their finances. But then, after years of having their finances shared with others, they may then be on their own for a long time. The truth is, the only way to reach financial security and independence is to get involved and prepare now—regardless of your age and what stage of life you are in.



1 Hitti, Miranda. “Why Do Women Live Longer than Men?,” May 2006

2 Social Security Administration, Facts and Figures, January 2004

3 U.S. Census Bureau, January 26, 2005 (updated employment and income numbers)

4 Social Security Administration, Facts and Figures, January 2004

5 Research@Rice, Rice University, November 15, 2006

Getting Started

At this stage you hopefully have the education and are continuing to learn the skills you need for the career you have chosen. You may be single, just married or starting a family. Now is the ideal time to lay the foundation for a solid financial future. Developing good spending and saving habits now and learning about investing will help you throughout your life.

START SAVING TODAY

The best time to start saving is when you are young so that you can take advantage of the power of compounding. Consider this example:

- A 30 year old invests \$2,000 a year for eight years and then never invests an additional dollar after the age of 38. She will earn more by the age of 70 than a 40-year old who invests the same \$2,000 a year for 30 years—even though the 40-year old invested four times as much.

This is the power of compounding. It has been said that compound interest is the eighth wonder of the world!

ESTABLISH GOALS AND A BUDGET

Now that you and your partner are more established in your careers and your income is hopefully increasing, it is important to identify your short-, medium- and long-term goals. A short-term goal might be a new car; a medium-term goal might be to own your own home and a long-term goal would be to save for retirement. Consider what you can afford to save each month after your living expenses—rent, food and entertainment. Include any debts such as student loans and car payments. And don't forget new expenses such as furniture and clothing.

“Honestly—taking care of my finances was never a priority for me. Although financial independence is important to me, the last few years I have been really concentrating on establishing my career. Since I've gotten married, with two incomes, I know we should be saving more and investing it better—especially since we want to buy a house and have children. Although my husband and I both contribute to our respective company's 401(k) plans, I know that is not good enough. We really need to do more.”



GUARD YOURSELF AGAINST RISK

Be sure that you and your partner are protected with health, life insurance and disability income policies. You should also protect your possessions with automobile and renter's or homeowner's insurance. Remember, the unexpected can always happen and without proper insurance, you could be suddenly thrust into financial difficulty which could put you in debt for years.

BUILD AN EMERGENCY FUND

It's important to start building an emergency fund. This could be used should you or your partner experience a job loss, unexpected medical expense or major car or home repair. Generally, you should probably set aside enough money to cover three months of living expenses such as housing, food, insurance, car payments and any other items.

INVEST FOR RETIREMENT

Of course, at this stage in your life retirement may seem very far off, but make no mistake about it—now is the best time to get started. Retirement will ultimately be one of your most important lifetime investment goals. If you have not already done so, open an IRA and participate in your company's 401(k) plan (if they have one). Always try to make the maximum 401(k) contribution you can, especially if your employer matches it.



Monica
29 Years Old
Married
No Children "Yet"
Architect

if

**I need to plan
for the future
today.**

Family Focused

By now you may be settled into your career, even though you will likely change your job numerous times throughout your life. You may have moved from living on your own to having a partner which may mean you coordinate your plans and talk about what your future holds together. In this stage you are also likely to have a family which means starting a college savings fund, buying a new or bigger home, and protecting your family and assets in the case of an illness, disability, job loss or other unexpected event.

HANDLING TWO BIG CHALLENGES: SAVING FOR COLLEGE AND RETIREMENT

At this stage in your life, you may have to handle two big financial challenges—simultaneously saving for your child’s college education and saving for retirement. It can be done, but does require discipline and a realistic personalized savings plan.

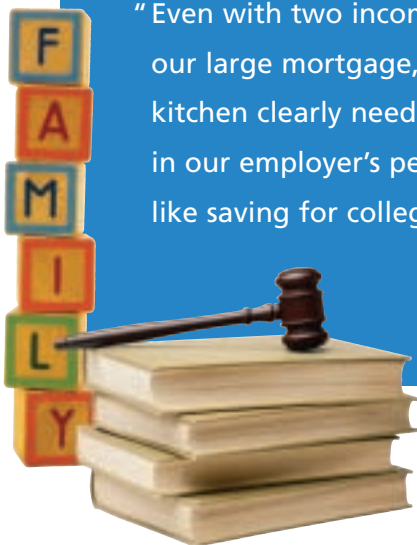
To start, if you are not doing so already, consider putting as much money as you possibly can into your 401(k) or other retirement plans. If you can, also find a way to supplement those plans and open an IRA or an investment account.

Once you have a plan for your retirement savings then you should consider setting up a college savings plan such as a 529 savings plan or any other college savings vehicle available. Since the average tuition for a 4-year private college recently jumped to over \$30,000,⁶ it’s so important to start preparing for a child’s college education when they are very young. This gives you the time you need. And remember, if the numbers seem daunting and out of reach, don’t get scared out of saving, because truly, every little bit helps.

PROTECT YOUR FAMILY WITH LIFE INSURANCE

As a woman, chances are you either have no life insurance or if you do, it probably is not enough.

“ Even with two incomes, our expenses are so high that I worry about the cost of everything—our large mortgage, childcare, braces, music lessons, vacations—not to mention that my kitchen clearly needs renovating and the house a new roof. My husband and I participate in our employer’s pension plans but I know we should be doing more—much more—like saving for college or our retirement.”



- One in three women has no life insurance coverage and women ages 45+ are less likely than men their age to have any insurance coverage at all.⁷
- Married women in the U.S. average 63% as much life insurance coverage as married men.⁸

Women need life insurance protection for all the same reasons men do; to ensure that whoever survives them will be provided with financial protection. Life insurance dollars can also be used toward building a fund to provide financial support such as supplementing retirement income or paying the mortgage, college tuition and day-to-day expenses.

MAINTAIN YOUR LIFESTYLE WITH DISABILITY INCOME INSURANCE

Your employment income allows you to live in the lifestyle you are used to. Without that income it might become difficult to maintain your standard of living. Frequently, Americans underestimate the risk of becoming disabled.

- The probability of a white-collar worker becoming disabled for 90 days or longer between the ages of 35 and 65 is 27% for men and 31% for women.⁹

That's why disability income insurance is so important. It can replace a portion of your income should you become disabled and unable to work.

PRESERVE YOUR ASSETS WITH ESTATE PLANNING

Estate planning is not just for the very rich or elderly. Estate planning puts you in greater control of the financial and health care decisions that directly affect the lives of you and your family. An estate plan conserves the assets you accumulated during your lifetime by allowing you to set things up in a way that minimizes taxes. It also details how you want your assets distributed after your death and will outline who will manage the settlement of your estate and who will care for minor children. An estate plan can also include special situations such as care for a parent, disabled child or gifts to charities.

If you don't have an estate plan, the laws of the state in which you live will determine who your heirs are, how your assets will be distributed and who will care for minor children, regardless of your wishes. Unfortunately, more likely than not, the court's decisions may be significantly different than your own. This can create unnecessary confusion, stress and problems among your loved ones.

If you have already done some estate planning, then be sure to review your documents periodically with your tax or legal advisers and amend them if your personal or financial situation has changed. Planning your estate is a key part of your life plan and may be one of the most important things you do for your family and yourself.



Carol
38 Years Old
Married
Two Children
Attorney

if

We need to
feel financially
secure.

6 Average College Cost Breaks \$30,000, CNN Money.com, Rob Kelley, October 27, 2006

7 Retzlott, Cheryl. "Trends in Life Insurance Ownership Among US Individuals," 2006

8 LIMRA International, "Families at Risk," September 2007

9 The Advisor, "Disabilities Fewer, But Last Longer," May 9, 2007

Suddenly Single

Divorced or widowed, suddenly, being alone and on your own is difficult. It can be especially challenging if you find yourself with the loss of one of two Social Security checks, a pension check or health-care coverage. You may also feel that you may want to move to a smaller house or apartment, perhaps a different city or even return to school. But whatever your circumstances, finances may be an important and stressful factor. Being single now means that you are in charge of all the financial decisions that you used to share with someone else. But once you gain control over your finances, you will find the decisions easier to make and the transition to single life less stressful.

FOLLOW THE PAPER TRAIL

The first thing to do is to get a handle on bills, investments and bank statements. Keep payments and files up to date. You will need to take the time to put all your records in order and in the process, do not make any hasty decisions. It is probably an emotional time and you will need to get past that to make informed decisions.

After your records are in order make sure your information is updated. For example, is your name and

“After the divorce I found myself in an unfamiliar world. I had always paid the bills but now I am responsible for the investments too. I am so scared of losing money that I have put most of it into a savings account. I know my money is not growing enough and although my time is scarce, I know taking time to plan is well worth while.

I need to find someone to help me get on the right track. Someone I can trust.”



address current and listed correctly on all your accounts? Check the names of your beneficiaries and heirs listed on your will, life insurance and financial accounts including all retirement accounts. If your spouse or partner was the primary beneficiary you will probably want to make some changes. Also, you might want to order a credit report and if necessary, straighten out any discrepancies.

CONSIDER LIFE AND DISABILITY INCOME INSURANCE

If through death or divorce you are now the sole supporter of a child, you may not have enough life insurance. You may also want to take out a disability income policy on yourself if you don't already have one, so if you were unable to work you would have money to help you support yourself and your child. And if your spouse was the beneficiary on your policies, you need to designate a new one.

REASSESS RETIREMENT AND OTHER LONG-TERM GOALS

A major life change, such as suddenly becoming single, is a signal to review your current financial goals and objectives. You want to make sure your investment strategy and retirement plan goals still accurately reflect your needs. For example, depending on your situation, you may now need income while still looking for additional growth or may be concerned with accelerating savings for early retirement.



Meredith
43 Years Old
Divorced
Human Resources
Manager

if

My savings and investments don't keep up with inflation.

Prime of Your Life

You're at the prime of your life and probably feeling pretty good about yourself. You are confident about your opinions and ideas and have a bit more free time to concentrate on hobbies, community service or just spending time with friends. Your children are in college or on their own, either supporting themselves or looking for help from you as they start their own careers. If you are working, it is likely you are at your highest income level of your career. Although you may still help your children financially or may be responsible for taking care of an aging parent, now is the time to really concentrate on building your retirement assets, reviewing your estate plan and thinking about disability income and long-term care insurance.

SECURITY FOR YOU AND YOUR FAMILY WITH LONG-TERM CARE INSURANCE

The biggest danger to your retirement plan could be the unforeseen costs of long-term care services. You may be aware of long-term care if you have had to help your parent, grandparent or other relatives confront these needs. With longer lives and lower incomes than men in older age, many women will need long-term care services. The availability and affordability of long-term

care services is, and will continue to be, a major problem for millions of women.

Most women share the same fundamental concerns; preserving assets, maintaining care options and not becoming a burden to their children or other relatives. For these reasons, women need to take control of their futures and plan for their long-term care needs. For many, long-term care insurance is an affordable solution.

"I guess I've always been a bit naïve about finances. My husband always handled all the investments and planning—I paid the bills and balanced the checkbook. Looking back, I was always so busy with my work, the kids and the house I guess I just never made it a priority.

But now, with more free time and retirement around the corner, I am beginning to feel like I need to take control and become knowledgeable about managing my finances. I want to have the confidence about investing that I have in other aspects of my life."



GUARANTEE YOUR INCOME WITH ANNUITIES

Like many women, you may be concerned about outliving your money in retirement. Unlike other investments, annuities can offer a guaranteed income you can not outlive. Annuities are a savings vehicle designed to help provide retirement income and can be based on both your age or stage in life and your tolerance for risk. Annuities are issued by insurance companies, such as Metropolitan Life Insurance Company. You can invest your money and when you are ready to begin your withdrawals the insurance company pays you a stream of future payments over a period of time. This is why annuities can help supplement your other retirement plan accounts such as an IRA or 401(k).

REVIEW YOUR ESTATE PLAN

It's not enough just to have an estate plan. When you experience life changes such as a new job, birth of a grandchild or any major change in your health or financial situation, you need to review your estate planning documents with your tax or legal advisers.

Make sure they are up-to-date with current laws and the executors and guardians are still properly chosen.

MAKE THE MOST OF YOUR HIGH EARNING YEARS

If your household income is at, or close to, its highest level, then disability income insurance becomes even more important. As you know, unexpected things happen all the time and you need to protect your family should you or your partner become sick or hurt and unable to work. With disability income insurance, you can have the security knowing that your family's hard-earned savings and assets will be protected and standard of living maintained, should the unexpected occur.



Gina
58 Years Old
Married
Three Children
Freelance Writer

if

My husband is taking an early retirement.

Retirement On Your Terms

Retirement is not an end to work, but a new and exciting phase of your life. You may be thinking about where you want to live, what trips you want to take, what hobbies and activities you want to pursue. You might even be considering going back to work in an entirely new career or volunteering part-time at a local charity.

During this stage, it is important to keep your finances top of mind and continue to be diligent about your investment strategies and planning. 15, 20, or even 30 years is a long time to go without a paycheck. Your money will have to last longer than it ever has had to before. It will have to withstand inflation, uncertain and increasing medical costs, interest rate volatility and the ups and downs of the stock market. Retirement is not an overnight event, but a lifelong process and you still have many years of financial management needs ahead of you.

RETIREMENT INCOME PLANNING WITH ANNUITIES

When most of us think about retirement finances and planning, we often focus our attention on the “savings” side of the retirement planning equation. But once in retirement, or close to it, it is imperative to look at the

“We did all the right things—saved and planned—and got professional investment help. Our detailed retirement income plan has really made the difference between watching every penny and being able to travel and enjoy retirement. And with such high health-care and nursing home costs, I am relieved my husband and I both have long-term care insurance. I sleep well at night knowing I will not be a burden to my children.”



other side—the payout or distribution side. Here, you need to focus on the need for financial protection during retirement—on how to provide income by converting retirement savings into a stream of payments to help you meet your needs throughout retirement. One way to achieve this objective is with annuities. Annuities can play an important role in a retiree’s income plan. They may be a valuable complement to other retirement income such as Social Security or 401(k) plans.

ESTATE PLANNING FOR THE NEXT GENERATION

You may have done some estate planning already—naming someone to manage your money if you become disabled or selecting treatment options for certain medical conditions. But now that you’ve retired, one of your main concerns may be increasing your estate value and protecting it for your children, grandchildren or a charity or organization that is meaningful to you. Since your estate plan should always reflect the changes that occur in both the law and your personal life, such as the birth of a

grandchild or even a move to another state, a periodic review of your plan with your tax or legal advisers will assure that your assets and your heirs are protected.



Kay
69 Years Old
Married
3 Children,
4 Grandchildren
Retired Office
Manager

if I want to stay
in the house
where I raised
my children.

You Can Do This

Marital or professional status has nothing to do with financial independence. As a stay-at-home-mom or a full-time working professional you can save for retirement, make sure you protect your children with life insurance and be an active participant or a leader in the family's financial management. But, you don't have to do this alone.

METLIFE IS HERE TO HELP!

The financial world is increasingly sophisticated, complicated and unpredictable. The time it may take to thoroughly research and understand many products may be beyond your means. But you don't have to be an expert. MetLife representatives are able to ask some fundamental questions that can help you take concrete steps towards achieving your future goals, while focusing attention on what you need today. They can help you identify the risks in life that are within your control, then help you sort through available choices so you can make the best decisions for your situation. No matter what stage of life you are in, MetLife is here to help.

TURN TO US WITH CONFIDENCE

MetLife is a recognized leader with the financial strength and experience you can depend on. For the financial independence and security you deserve, you can always count on MetLife to help you take control of life's unexpected surprises.

Contact a MetLife representative today. It could be one of the best things you do for yourself and your family.



**No matter what stage of life you are in,
MetLife is here to help.**

Financial Independence and Security

For every stage of a woman's life



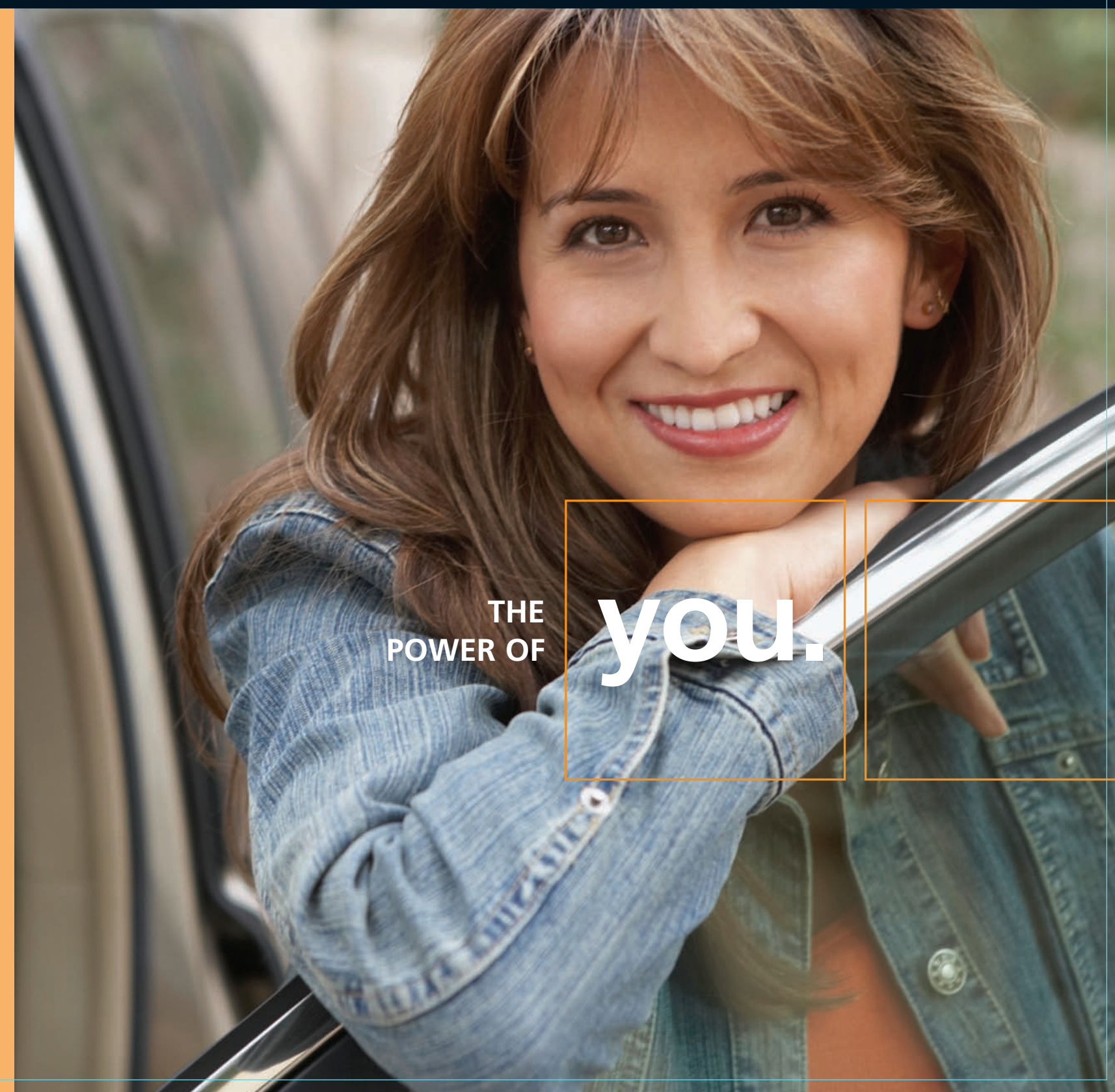
MetLife®

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

Like most insurance policies and annuity contracts, MetLife policies and contracts contain exclusions, limitations, surrender charges, reductions of benefits and terms for keeping them in force. A MetLife Representative will be happy to provide costs and complete details.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

Insurance and Annuities issued by Metropolitan Life Insurance Company (MLIC), New York, NY 10166. Securities, offered through MetLife Securities, Inc., (MSI) a broker/dealer (member FINRA/SIPC), 200 Park Avenue, New York, NY 10166. Auto & Home Insurance offered by Metropolitan Property and Casualty Insurance Company (MPCIC) and its Affiliates, Warwick, RI. Not available in all states. Some health insurance products offered by unaffiliated insurers through the Enterprise General Insurance Agency, (EGA) Inc., 300 Davidson Avenue, Somerset, NJ 08873. MLIC, MIDC, MSI, EGA and MPCIC are affiliates.



THE POWER OF **you.**

MetLife

Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166
www.metlife.com

0806-8967
L06081060(exp0710)(All States)(DC)
© 2008 METLIFE, INC. PEANUTS © United Feature Syndicate, Inc.

TAKE THIS IMPORTANT NEXT STEP
We hope this brochure helps you to think about some of your important needs and the strategies to meet those needs. Of course, which specific strategies are best for you depends upon your personal situation. We recommend you to take this important next step and meet with a MetLife representative who can discuss your needs and goals and help you identify solutions and opportunities. Because after all, your future is too valuable to risk.

11.25"

16.25"

5"

.75"

8.75"

18.25"

8.75"

MetLife has been helping people build secure financial futures since 1868. Our experience and the quality of our products and services we offer have enabled MetLife to become a leader in the financial services industry. As part of our leadership position, we have conducted research and developed programs on critical financial issues such as helping women to achieve financial independence and security. At MetLife we are dedicated to helping motivate, educate, and empower women, such as yourself, to take control of their financial futures and prepare for the "if" in life.



if

I want to enjoy the life I build.

I'm just beginning to make money and need help investing it.
We need to live on our savings for a year.
I need to plan for the future today.
My husband loses his job.
My business is outgrowing its space.
We have large health care expenses.
The twins get into college.
We need to live on our savings for a year.
We need to protect our principal.
The kids are moving out.
My husband takes early retirement.
I need to plan for the future today.
We have large health care expenses.
We need to feel financially secure.
My business is outgrowing its space.
I need to focus on the paperwork.
My savings and investments don't keep up with inflation.
We need to protect our principal.
My husband is taking early retirement.
We want to see the world with grandchildren.
I want to stay in the house where I raised my children.
We need to feel financially secure.
I need to focus on the paperwork.
My savings and investments don't keep up with inflation.
My husband is taking early retirement.
We want to see the world with grandchildren.
I want to stay in the house where I raised my children.

11.25"

16.25"

5"

8.75"

18.25"

8.75"

.75"