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INVESTMENT GUARANTEES EASE STOCK MARKET FEARS

- **47% of investors feel a lot more secure with guarantees, MetLife research shows**

Nearly half of all savers say a guarantee that their original investment is safe would significantly reassure them when investing in the stock market or pensions, new research* from MetLife Europe Limited (MetLife) shows.

It found 47% of savers would feel a lot more secure investing cash if their original money was protected while just 11% said a guarantee would make no difference to their investment attitude.

The research comes as the FTSE-100 continues to surge after its best quarter on record although it remains below the level achieved in September 2008 when it started the month at 5,602.8.

MetLife's research shows support for guarantees has climbed throughout the year – in May 41% of savers said they would feel a lot more secure investing if they had a guarantee that their original cash was protected.

Dominic Grinstead, Managing Director of MetLife, UK Branch, said: "Fear of losing money when investing has always been one of the major motivations for savers and recent events have emphasised the risks.

“However stock market investing remains the best way to secure long-term returns despite volatility and the risks of short-term downturns. Investment guarantees remove the fear of losing your original investment while also offering the chance to lock-in gains.

“Of course they are not free but they are certainly a price worth paying particularly for savers who cannot afford to wait years for stock markets to recover.”

MetLife’s range of retirement and long-term savings products include its new Income for Life bond, the first to offer investors a choice of step-ups on income guarantees and its award-winning Retirement Portfolio, the first personal pension to offer both capital and income guarantees.

The new Income for Life Bond enables investors to lock-in potential gains every year or every two-and-a-half years with income guarantees. The annual step-up offers to lock in growth potential of up to 10% while the two-and-a-half year step-up is unlimited. Once the growth is locked in and income increases it can never fall.

Retirement Portfolio provides unique guarantees which protect the clients’ fund value against markets falling, locks-in gains every three years when markets rise and guarantees income for life. For more information advisers should go to www.metlife.co.uk/rp.

MetLife is an affiliate of US-based MetLife, Inc. a leading global insurance and financial services organisation which counts the U.S.’s largest life insurer among its subsidiaries. The organisation is renowned for its stability, financial strength and security, and had over approximately £324.2billion (US\$ 535.2 billion) of total assets as of June 30, 2009.

Notes to Editors

* Based on an independent online survey conducted by ICM Research among 2,038 UK adults aged 18-plus between September 25th and 27th 2009.

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