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IFAs SEE SURGE IN DEMAND FOR GUARANTEED PRODUCTS

- **Guarantees on savings and investments are most popular, MetLife research shows**

Nearly six out of 10 IFAs saw a rise in demand from clients for guaranteed savings, investment and pension products last year, research* from MetLife Europe Limited (MetLife) shows.

The biggest increase in inquiries from clients was for guaranteed savings and investments products as savers sought to tackle uncertainty because of stock market volatility, the research shows.

The research among IFA clients of SimplyBiz showed 59% of advisers had seen a rise in inquiries about guaranteed products during 2009 with guaranteed savings and investments the most popular.

Nearly one in four (24%) of advisers reported increased interest in guaranteed savings and investments.

Around one in five advisers (18%) reported a rise in inquiries about guarantees in general while one in 10 inquired about guarantees on pension products such as unit-linked guarantees. Just 7% of advisers say they saw a rise in interest in structured products.

Peter Carter, Head of Product Marketing at MetLife's UK Branch said: "It's clear that 2009 was the year of the guarantee as savers and people planning for retirement reacted to stock market volatility and the economic uncertainty.

"In fact the experience of the past 10 years has been one of ongoing volatility on the stock market with periods of strong performance followed by periods of weakness and clients are reacting by looking for alternatives to pure equity investments."

MetLife's range of retirement and long-term savings products include its new Income for Life Bond, and Guaranteed Investment Bond, the first to offer investors a choice of step-ups on capital and income guarantees.

Its award winning Retirement Portfolio is the first personal pension to offer both capital and income guarantees. Investors have the potential to lock-in gains every year or every two-and-a-half years with capital and 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.

The new Income for Life Bond offers the same guarantees which protect the client's income against markets falling, locks-in gains every two and a half years or annually (up to 10%) 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 £345.8 billion (US\$ 539.3 billion) of total assets as of December 31, 2009.

Notes to Editors

* Research conducted online among IFA clients SimplyBiz between December 16th and 31st 2009

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