

Defer your income for guaranteed growth

MetLife[®]



With the MetLife Secure Income Option, you're guaranteed an income for life regardless of market performance. You can choose to draw this income immediately, or if not required straight-away you can choose to defer it.

Tell me more about deferring my income.

- When you invest in the Secure Income Option, we invest your funds in the guaranteed Portfolio of your choice. This initial investment amount is referred to as your initial Secure Income Base.
- For each year income is deferred, we will increase your initial Secure Income Base by a guaranteed minimum rate of 3%. So, if you invest £100,000 and defer taking an income for five years, your Secure Income Base is guaranteed to grow to at least £115,000. If you defer for 10 years, it is guaranteed to grow to at least £130,000 and so on.
- When you're ready to start taking income, we calculate how much income you will receive each year, by taking your Secure Income Base and multiplying it by the relevant age-related percentage.

For a 60 year old the income percentage offered is 4.0%. So, with a Secure Income Base of £100,000 you would receive an income for life of £4,000 p.a.

£100,000 x 4.0% = £4,000 guaranteed income for life.

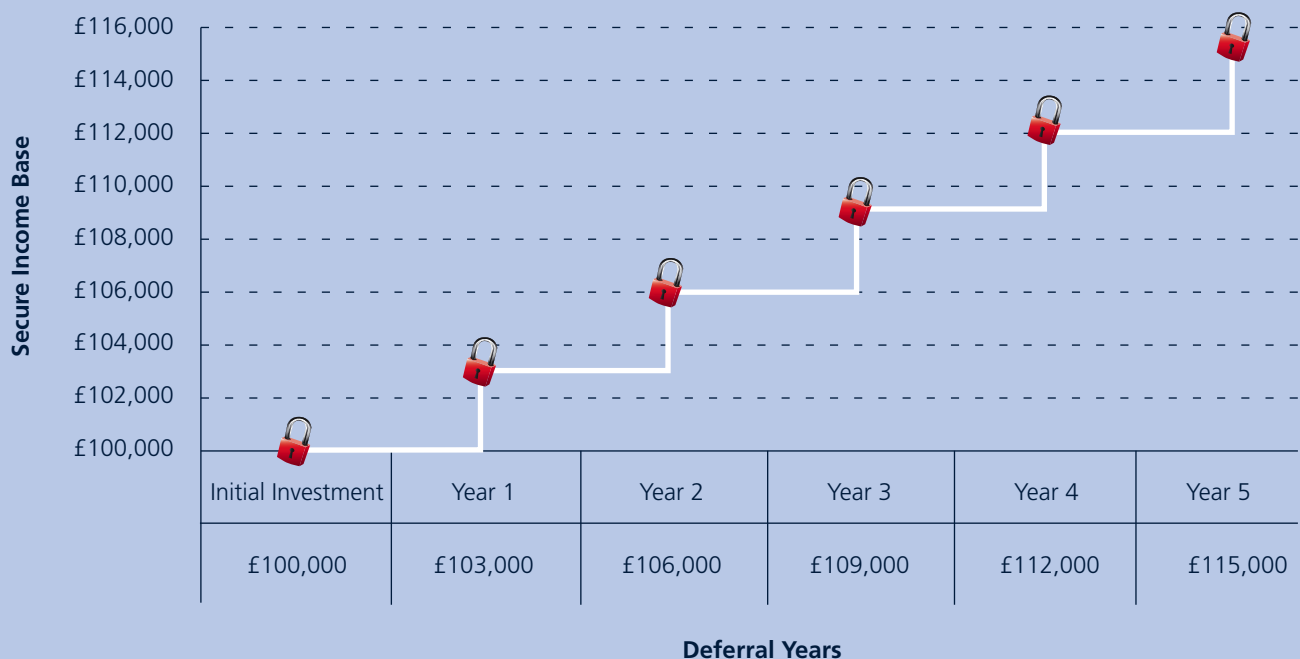
If deferred for five years, your age-related income percentage would now be for a 65 year old, which is 4.25%, and your Secure Income Base would have also risen to at least £115,000, giving you an income for life of £4,887.50 p.a.

£100,000 x 3% annual step-ups over five years = £115,000.

£115,000 x 4.25% = £4,887.50 guaranteed income for life.

And you could get more than this if your fund performance has been locked in.

Guaranteed Minimum Growth – Regardless of fund performance



At MetLife, our aim is a simple one. To help you build financial freedom for your future by offering financial security, whatever the economic conditions. In today's uncertain world, this is even more important than ever.

That's why we have a range of unique, unit-linked guarantees across our investment and retirement products that offer capital and income security, as well as the opportunity to lock-in investment gains.



Hallmark of Innovation

Financial Innovation Awards

Winner – 2008

Want to find out more?

To find out more about how MetLife can make a difference to your clients' financial future, contact us today on **0845 370 6040**, or email sales.resource.centre@uk.metlife.com

You can also find out more at www.metlife.co.uk

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